









# REPORT

ON

## FAMILY LIVING SURVEY AMONG INDUSTRIAL WORKERS

1958-59

BANGALORE

LABOUR BUREAU  
MINISTRY OF LABOUR AND EMPLOYMENT  
GOVERNMENT OF INDIA



## PREFACE

In pursuance of the recommendations of the Rau Court of Enquiry, Family Budget Enquiries were conducted on uniform lines in selected industrial centres in India during 1944-46 by the Government of India with a view to constructing and maintaining reliable Consumer Price Index Numbers for different centres. With the passage of time the consumption pattern of working class had undergone considerable change and it was felt that the existing Consumer Price Index Numbers should be revised on the basis of new weighting diagrams. It was, therefore, decided by the Planning Commission that fresh Family Living Surveys in 50 important industrial centres (factory, mining and plantations) based on the latest scientific principles should be conducted during the Second Plan period. This task was entrusted to the Labour Bureau, Ministry of Labour and Employment. A Working Group consisting of representatives of Indian Statistical Institute, National Sample Survey, Central Statistical Organisation and the Labour Bureau was accordingly set up for deciding all technical details for the planning and conduct of the Enquiries. The Enquiries were conducted in 1958-59 in accordance with the recommendations of the Technical Advisory Committee on Cost of Living Index Numbers set up by Government and keeping in view the principles laid down by the I.L.O.

2. Unlike the 1944-46 Enquiries which mainly consisted of collection of data on Income and Expenditure of working class households, the scope of the 1958-59 Enquiries was enlarged so as to include a study of other aspects of the Level of Living in addition to Income and Expenditure.

3. The collection of data was entrusted to the National Sample Survey during its 14th round (except for Bombay centre and centres in West Bengal where the field work was done by I.S.I. Field Branch) and tabulations relating to Family Budget data to the Indian Statistical Institute, Calcutta. The drafting of the Reports and the tabulation of data relating to Level of Living were the responsibility of the Labour Bureau.

4. This report relates to the Enquiries conducted in Bangalore Centre. A General Report dealing mainly with the technical aspects of the Enquiries is being brought out separately. The present Report consists of two Parts. Part I contains a discussion of Family Budget data while Part II analyses data relating to other aspects of the Level of Living.

5. The primary responsibility of drafting this report devolved on Shri Baldev Prasad, Research Officer, assisted by Shri A. R. Nag, Investigator Grade I, under the guidance and supervision of Shri L. R. Varma, Deputy Director. My thanks are due to the National Sample Survey, the Indian Statistical Institute, the Central Statistical Organisation, the State Governments and the various Employers' and Workers' Organisations for their kind co-operation in the conduct of the Enquiries. Thanks are also due to the

working class households but for whose active co-operation it would not have been possible to collect the requisite data relating to the various facets of family living.

6. The views expressed in this Report are not those of the Government of India.

K. C. SEAL

*Director*

LABOUR BUREAU,

KENNEDY HOUSE, SIMLA-4,

*Dated the 21st May, 1965.*

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**PART I**  
**(FAMILY BUDGET)**

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## CHAPTER I

### SCOPE AND METHOD OF THE SURVEY

#### 1.1. *Family living study*

Family living studies aim at the collection and analysis of data on consumption pattern and other aspects of living conditions in respect of families of a specified population group. The surveys conducted for this purpose provide scope for the collection of a wide range of data from the families. When attention is focussed on a limited aspect only, the surveys become specialised surveys, such as family budget surveys, where the bulk of the data collected relate to consumption expenditure. Other illustrations of such specialised surveys are food consumption surveys, health surveys, labour force surveys, demographic surveys, education surveys and housing surveys. Although in each case the specialised survey lays emphasis on a particular problem, some more general information such as the economic status of the family, is frequently included in order to facilitate the analysis of the data collected during the specialised surveys. In recent years the tendency has been to widen the scope of family living surveys to multi-subject surveys laying equal emphasis on a broad spectrum of data, combining two or more major topics such as family characteristics, income, employment, education, housing, nutrition, health, etc. Through such multi-subject surveys, family living studies can be put to manifold uses. These may be used to provide material for research into the behaviour patterns of different groups of the population. They can also supply the basic data needed for policy-making in connection with social and economic planning which may include the establishment of norms or the determination of needs, in preparation for social and economic measures, as well as for the assessment of the impact of policy decisions already applied in implementing welfare programmes. In developing countries like India which are engaged in planning programmes, the data collected through family living surveys can be used to fill gaps in the existing information and to provide checks on the completeness of the existing data.

In its widest sense, a family living survey should yield data for an analysis of the level of living of a particular population group. An idea of the spectrum of data needed for such an analysis can be had from the following main components of the level of living given by the U. N. Committee of Experts on International Definition and Measurement of Standards and Levels of Living 1954\*

- (i) Health, including demographic conditions;
- (ii) Food and nutrition;
- (iii) Education, including literacy and skills;

\*Report on International Definition and Measurement of Standards and Levels of Living, U.N., 1954.

- (iv) Conditions of work;
- (v) Employment situation;
- (vi) Aggregate consumption and savings;
- (vii) Transportation;
- (viii) Housing, including household facilities;
- (ix) Clothing;
- (x) Recreation and entertainment;
- (xi) Social security; and
- (xii) Human freedoms.

In conducting the family living surveys in this country during 1958-59, *inter alia* in Bangalore, an attempt was made to cover many of the components given above. At the same time, the object of deriving a weighting diagram for new series of consumer price index numbers for the respective centres was kept in view. For the latter purpose, the relevant data are those which are usually covered in a specialised family budget survey. In this Report, the data on family budget survey have been discussed separately in Part I and the data collected on other components of level of living have been presented in Part II.

### 1.2. *Description of the survey*

The present survey in Bangalore was part of an integrated scheme of family living surveys among industrial workers at 50\* important factory, mining and plantation centres under the Second Five Year Plan. The details regarding origin, scope, design, etc., of the present surveys will be published in a separate report, as they happen to be common for all the 50 centres. A few important details are, however, discussed here briefly in order to bring out the significance of the data for Bangalore centre presented in this Report.

### 1.21. *Organisation of the survey*

The working class family living survey was sponsored by the Labour Bureau, Ministry of Labour and Employment, Government of India. The technical details of the survey were worked out under the guidance of a Technical Advisory Committee on Cost of Living Index Numbers consisting of the representatives of the Ministries of Labour and Employment, Food and Agriculture and Finance, the Planning Commission, the National Sample Survey Directorate, the Department of Statistics (C.S.O.), the Indian Statistical Institute and the Reserve Bank of India. The field work was entrusted to the Directorate of National Sample Survey, and processing and tabulation of data collected in Schedule 'A' (Family Budget) to the Indian Statistical Institute, Calcutta. The tabulation of data collected in Schedule 'B' (Level of Living) was done in the Labour Bureau. Analysis of the data, publication of reports

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\*The list of 50 centres is given in Appendix I.

on the results of the surveys and construction and maintenance of new series of Consumer Price Index Numbers were the responsibilities of the Labour Bureau.

### 1.22. *Definition of a working class family*

A working class family was the basic unit of the survey. A family was defined in terms of sociological and economic consideration: as consisting of persons:

- (i) generally related by blood and marriage or adoption;
- (ii) usually living together and/or served from the same kitchen; and
- (iii) pooling a major part of their income and/or depending on a common pool of income for a major part of their expenditure.

Relatives and friends, besides wife and children, living with the family and depending on the common family pool for their expenditure were considered family members. On the other hand, domestic servants and paying guests were generally excluded from the concept but they were taken to constitute separate families within the household. Care was taken to include temporary absentees such as family members on tour or on visit to relatives or friends, or in hospital. Casual guests were not considered to be family members even though they might have stayed with the family for a fairly long period. In a messing group, where the members pooled a part of their income only for messing, generally each member was treated as a separate family.

A working class family was defined as one which derived 50 per cent. or more of its income during the specified calendar month through manual work in a factory, mine or plantation covered by the Factories, Act, 1948, the Mines Act, 1952 or the Plantations Labour Act 1951, as the case may be. The survey in Bangalore, which was a factory centre, covered families deriving a major part of their income from manual employment in registered factories only. Manual work was defined on the basis of classification of occupations. Thus, a job though essentially involving physical labour but requiring a certain level of general, professional, scientific or technical education was classified as "non-manual". On the other hand, jobs involving physical labour but not requiring much of educational (general, scientific, technical or otherwise) background were treated as 'manual' work.

### 1.23. *Delimitation of area*

The geographical area to be covered in the course of the survey at a centre was decided in consultation with local organisations, both official and non-official, municipalities or corporations and other knowledgeable authorities during a preliminary survey conducted during December, 1957-February, 1958. At Bangalore centre, the following localities were selected for the purpose of the survey :—

1. Wards 3, 4, 5, 8, 9, 10, 11, 13, 14, 15, 16, 17, 23, 29, 30, 31, 33, 35, 37 and 40 of Bangalore city.

2. Villages of Byatarayanapura, Yeshwantapura, Subrahmanyapura, Hebbal Duravaninagar, Utharunahalli chickbanavar, H. A. L. colony and Kodihalli.

### 1.24 *Design of survey*

Two types of sampling methods, viz., tenement sampling and pay-roll sampling, were followed for getting down to the ultimate units of the family living survey, viz., the families. The choice between the two methods depended upon operational convenience. Thus, at a centre where working class population was concentrated in definite areas, which could be located and demarcated without much difficulty, tenement sampling was followed. On the other hand, if the working class population in a centre was found to be loosely dispersed, the pay-roll sampling became operationally more convenient and economical. On the basis of a preliminary survey, it was decided to adopt tenement sampling at Bangalore.

The sample size for a centre was determined on the basis of the number of industrial workers, the type of sampling followed, the work-load manageable by an Investigator, and the required precision of weights to be derived from Schedule 'A' for consumer price index numbers. The sample size for Bangalore was 720 families to be canvassed for Schedule 'A' and 240 for Schedule 'B'. The number of Schedules finally collected and tabulated was 774 Schedule 'A' and 240 Schedule 'B'.

In all cases where a block was repeated in the sub-sample of two months, separated by not more than six months, the list was made up-to-date by incorporating additional families and deleting left out families. Other details of the families were not checked, thus eliminating actual relisting. However, sampling in such a case was done afresh. If listing was thus eliminated for two blocks in a month then 18 families instead of 15 were investigated in a month for Schedule 'A'. This led to an increased sample size for either of the schedules.

The two sets of samples drawn for Schedule 'A' and 'B' were mutually exclusive because canvassing of both the schedules from the same sampled families would have caused fatigue both to the Investigators and informants. The whole sample was staggered over a period of 12 months evenly so as to eliminate the seasonal effects on the consumption pattern. The selection of sample was done in two stages. In the first stage, the blocks covered by the sampling frame were divided into 2 strata. Stratum 1 consisted of the 9 villages and blocks within the city having proportion of working class population as 80% or more and stratum 2 consisted of blocks within the city having more than 10% but less than 80% of working class population proportion. The other blocks were excluded from the survey. In stratum 1, blocks were arranged in increasing order of number of workers, and 4 independent samples of 12 blocks each were selected systematically with probability proportional to number of workers. In stratum 2, the blocks were grouped to form clusters of 2 blocks each such that there was representation in each cluster of workers from different industries and the cluster sizes were roughly equal with respect

to number of workers. The clusters were arranged in increasing order of number of workers and 4 independent systematic samples of 12 clusters each were selected with probability proportional to the number of workers in the clusters. Each of the 12 clusters sampled for an Investigator was assigned to a particular month of enquiry by a random start. The second stage unit for selection was a working class family. Each month the Investigator listed all the families in the cluster allotted to that month by a house-to-house visit and classified them as working class families and others. While listing, information was also collected on the family size, the expenditure class to which it belonged and the State of origin of the head of the family. The two expenditure classes were those with expenditure less than Rs. 60 per month and others. This information was used to arrange the working class families in the cluster first by family size (single-member families and others) and within these classes by expenditure class and within these by the State of origin. Those belonging to the State of origin of the majority of families in the cluster were put in one class and the rest formed the other class. A simple systematic sample of 20 working class families was drawn from this arranged list. Every fourth family in this sample was contacted for filling Schedule 'B' (on level of living) and the remaining were for Schedule 'A' (on family budget).

#### 1.25. *Period of survey*

As mentioned earlier, the survey was designed to cover a period of 12 months at each centre. The period for the working class family living survey at Bangalore Centre was September, 1958 to August, 1959.

#### 1.26. *Method of survey*

The 'Interview Method' was followed for the collection of data as a large portion of the population covered consisted of illiterate workers who could not be expected to reply to mailed questionnaires or to maintain accounts. Moreover, the questionnaire covered a wide range of subjects, accurate replies to some of which could not be had without explaining in person the significance of the questions to the respondents.

#### 1.27. *Difficulties in the collection of data*

The employers and employees evinced keen interest in the survey and extended full co-operation to the Investigators of the Directorate of National Sample Survey, who were entrusted with the field work. In many cases, however, employees were a bit indifferent to the survey but information could be obtained after some persuasion. It took three to four hours to complete Schedule 'A'. Furnishing of information in relation to itemised break-down of consumption and expenditure in many of the blocks, e.g., clothing, medical care, personal care, education and reading, recreation and amusement, transport and communication, subscription, personal effects, taxes and interest was quite irksome to the workers. Information on the consumption of liquor and other intoxicants was furnished by the workers with great reluctance.



## CHAPTER 2

### ECONOMIC BACKGROUND OF THE CENTRE

#### 2.1. *Introductory*

Bangalore, the capital of Mysore State, has, besides beautiful places, huge modern factories manufacturing telephones, aeroplanes and machine tools. It has a number of industries both in public and private sectors. Bangalore owes its importance in the field of industry primarily to four major Government of India undertakings (The Hindustan Aircraft, The Bharat Electronics, The Indian Telephones and The Hindustan Machine Tool Factory) and the Mysore Porcelain Electric and Soap factories. Next in importance are the manufacture of textiles, (woollen, cotton and silk), perfumes and cosmetics, cigarettes, plywood, electrical equipments and generators. Apart from these, Bangalore is also famous for her cottage industries, particularly handlooms and sandal sticks. Bangalore provides opportunities for higher technical education. There are engineering, veterinary, agricultural and medical colleges and schools. Facilities are also available for diploma and certificate courses in technical trades like mechanics, draftsmen, turners, fitters, wiremen, etc., in the occupational institute and the industrial training centre of the Government of Mysore. Bangalore City occupies an area of about 67 square kilometres.

#### 2.2. *Population*

With a population of about 9 lakhs, Bangalore is the largest city in the State of Mysore. The density of population of the city is 13,509 per square kilometre. The following table shows the growth of population in Bangalore from 1901 onwards :

TABLE 2.1

Year							Population*	Decennial percentage increase
1							2	3
1901	..	..	..	..	..	..	161,299	..
1911	..	..	..	..	..	..	192,429	19.30
1921	..	..	..	..	..	..	239,831	24.62
1931	..	..	..	..	..	..	308,349	28.57
1941	..	..	..	..	..	..	406,760	31.92
1951	..	..	..	..	..	..	778,977	91.51
1961	..	..	..	..	..	..	905,134	16.20

\*Source—Census of India, 1951—Volume—1 (page 60) Part II A—Demographic tables. Figures for 1961 have been taken from Censuses of India—Paper No. 1 of 1962.

#### 2.3. *Working class areas*

The working class population at Bangalore was reported to be concentrated in the following areas :—

- |                |                 |
|----------------|-----------------|
| 1. Cottonpet   | 5. Nagarathpet  |
| 2. Cubbonpet   | 6. Chamrajpet   |
| 3. Srirampuram | 7. Mysore Road. |
| 4. Guttaballi  |                 |

## 2.4. Working class markets

The markets patronised predominantly by the working class population in Bangalore City are :

1. Krishnarajendra market
2. Malleswaram market

The above markets have been selected for the collection of retail prices for the new series of Consumer Price Index Numbers for Bangalore Centre.

## 2.5. General characteristics of working class population—survey results

### 2.51. Industries.

According to the survey, the estimated number of working class families (as defined for the purpose of the survey) in Bangalore City was about 13 thousands. The estimated number of employees in these families was about 16 thousands. A distribution of these employees by industries and in each industry by sex and adults/children is given in the following table. In column 7, average monthly income per employee from paid employment in different industries, as reported by the families, is also given.

TABLE 2.2

*Distribution of employees (including apprentices) by industries and other details*

Industry	Percentage distribution of employees by sex and adults/children				Total of employees (estimated)	Average monthly income per employee from paid employment (Rs.)	Number of employees (unestimated)*
	Men	Women	Children	Total			
1	2	3	4	5	6	7	8
Cotton spinning and Weaving in mills .. .. .	95.77	4.13	0.10	100.00	6,422	98.39	409
Weaving silk textile by power looms .. .. .	96.29	3.71	..	100.00	433	58.45	15
Manufacture of electronic equipment .. .. .	100.00	..	..	100.00	1,712	124.98	58
Machinery (all kinds other than transport) electrical equipment .. .. .	100.00	..	..	100.00	1,431	89.82	53
Manufacture & repairs of air transport equipments including aeroplanes, aeroengines .. .. .	99.54	..	0.46	100.00	1,981	115.03	113
Construction & Maintenance of buildings .. .. .	87.33	12.67	..	100.00	151	48.04	12
Transport storage & communication .. .. .	100.00	..	..	100.00	261	117.86	25
Services .. .. .	89.17	9.37	1.46	100.00	599	80.83	30
Rest .. .. .	86.30	3.71	9.99	100.00	3,350	71.60	255
All .. .. .	94.86	2.94	2.20	100.00	16,340	95.10	970
No. of employees (unestimated)*	927	34	9	970	..	..	..

\*Unestimated figures stand for sample totals and estimated figures are the population estimates derived from the sample totals. This is how the expressions will be used in all other tables of Part I of the Report. Where nothing is mentioned, the figures should be taken as estimated figures.

Of the total employees, about 39 per cent. were employed in cotton spinning and weaving mills. Women employees constituted only about 3 per cent. of the total employees and were employed in cotton spinning and weaving mills, silk textiles, construction and maintenance of buildings, services, etc. The proportion of children (upto the age of 14 years) was also small (about 2 per cent. of the total employees).

The average monthly income per employee from paid employment was Rs. 95·10, the highest (Rs. 124·98) being in manufacture of electronic equipment industry and the lowest (Rs. 48·04) being in construction and maintenance of buildings.

### 2·52. Occupation

Table 2·3 gives, by major occupations, the percentage distribution of employees by sex and adults/children, total number of employees and average monthly income per employee from paid employment.

TABLE 2·3

*Distribution of employees (including apprentices) by occupation and other details*

Occupation	Percentage distribution of employees by sex and adults/children				Total number of employees	Average monthly income per employee from paid employment (Rs.)	Number of employees (unestimated)
	Men	Women	Children	Total			
1	2	3	4	5	6	7	8
Spinners, piecers and winders	85·83	13·16	1·01	100·00	1,687	82·93	105
Drawers and weavers ..	99·55	0·45	..	100·00	2,414	99·17	146
Spinners, weavers, knitters, dyers and related workers	96·28	3·48	0·24	100·00	2,603	91·03	160
Fitter-machinists, toolmakers and machine-tool setters ..	100·00	..	..	100·00	941	97·45	49
Tool-makers, machinists, plumbers, welders, platers and related workers ..	99·67	..	0·33	100·00	2,813	123·74	171
Electricians and related electrical and electronic workers	100·00	..	..	100·00	1,179	107·26	49
Brick-layers, plasterers and construction workers not elsewhere classified ..	81·23	15·77	..	100·00	122	37·95	10
Cleaners, sweepers and waterman .. ..	82·98	17·02	..	100·00	207	67·04	19
Rest .. ..	90·19	2·35	7·46	100·00	4,374	80·66	261
All occupations .. ..	94·86	2·94	2·20	100·00	16,340	95·10	970
Number of employees (unestimated) .. ..	927	34	9	970	..	..	..

About 41 per cent. of the employees were employed in textile occupations, e.g., spinners, piecers and winders, drawers and weavers, and knitters, dyers, etc.

The average monthly income from paid employment per employee was, in case of tool makers, machinists, plumbers, welders, platers and related workers; electricians and related electrical and electronic workers; drawers and weavers, fitter-machinists, tool makers and machine-tool setters, higher than the overall average for all occupations.

### 2.53. *Nature of employment and type of settlement*

The percentage distribution of employees by number of days worked during the month, classified by (a) regular and casual employment, and (b) settled and non-settled, is given in table 2.4. A settled person was defined as one who had permanently settled down at the place of survey, i.e., who had no enduring connections with his native place and had developed sentimental and permanent attachment to his present place of stay.

TABLE 2.4

*Percentage distribution of employees (including apprentices) by nature of employment, type of settlement and number of days worked*

Number of days worked during last month	Nature of employment			Type of settlement		Number of employees (unesti- mated)
	Regular	Casual	All	Settled	Not settled	
1	2	3	4	5	6	7
0 .. ..	0.58	1.91	0.66	0.67	..	10
1—7 .. ..	0.45	..	0.42	0.42	..	5
8—15 .. ..	3.41	13.75	4.05	3.90	21.08	25
16—19 .. ..	4.81	2.11	4.64	4.66	2.30	38
20—23 .. ..	21.37	10.10	20.67	20.83	3.21	174
24—27 .. ..	68.32	67.89	68.30	68.37	60.04	701
28—31 .. ..	1.06	4.24	1.26	1.15	13.37	17
Total .. ..	100.00	100.00	100.00	100.00	100.00	970
Percentage to total .. ..	93.75	6.25	100.00	99.12	0.88	..
Number of employees (un- estimated) .. ..	911	59	970	956	14	..

Of the total employees, about 94 per cent. were regular and the remaining about 6 per cent. were casual\*. Most of the employees (about 99 per cent.) were settled at the centre.

### 2.54. *Family income*

The average monthly income per family of the population surveyed was about Rs. 124. The estimated distribution of families in different income-groups is given in table 2.5.

\*The classification of workers into regular and casual was done on a different basis from the one adopted in 'Occupational Wage Survey' conducted by the Labour Bureau in 1958-59 where the term casual was used in more restricted sense.

TABLE 2·5

*Distribution of families by monthly family income*

Monthly family income								Percentage of families to total
Less than Rs. 30	..	..	..	..	..	..	..	0·14
Rs. 30 to less than Rs. 60	..	..	..	..	..	..	..	3·11
Rs. 60 to less than Rs. 90	..	..	..	..	..	..	..	22·63
Rs. 90 to less than Rs. 120	..	..	..	..	..	..	..	37·92
Rs. 120 to less than Rs. 150	..	..	..	..	..	..	..	14·38
Rs. 150 to less than Rs. 210	..	..	..	..	..	..	..	13·28
Rs. 210 and above	..	..	..	..	..	..	..	8·54
Total								100·00

The modal family income group was 'Rs. 90 to less than Rs. 120'. Only 3 per cent. of the families had income of less than Rs. 60 per month.

2·55. *Family size*

The average size of the family was 5·55 persons. The estimated distribution of families in the different size groups is given in table 2·6.

TABLE 2·6

*Distribution of families by size*

Family size (number of members)								Percentage of families to total
One	..	..	..	..	..	..	..	2·97
Two and three	..	..	..	..	..	..	..	16·13
Four and five	..	..	..	..	..	..	..	33·97
Six and seven	..	..	..	..	..	..	..	26·03
Above seven	..	..	..	..	..	..	..	20·90
Total								100·00

A large proportion of families (60 per cent. ) consisted of four to seven members.

## CHAPTER 3

### FAMILY CHARACTERISTICS

#### 3.1. *Introductory*

Some general details of the working class population in Bangalore have been discussed in the preceding chapter. An analysis of the important socio-economic characteristics of the working class families in Bangalore, as revealed by the survey, is presented below :

#### 3.2. *Age, sex and marital status*

Table 3.1 gives the percentage distribution of family members by age, sex and marital status.

TABLE 3.1

*Percentage distribution of family members by age, sex and marital status*

Sex and marital status	Num-ber of mem-bors (unes-timated)	Age (years)							Total	Percent-age distribu-tion of all members
		Below 5	5—14	15—34	35—54	55—59	60—64	65 & above		
1	2	3	4	5	6	7	8	9	10	11
<i>Men</i>										
Unmarried ..	1,297	31.18	46.67	21.64	0.39	..	..	0.12	100.00	29.54
Married ..	843	..	0.14	42.81	48.87	3.33	2.24	2.61	100.00	18.95
Widowed ..	63	..	..	2.02	37.35	4.43	14.83	41.37	100.00	1.68
Divorced ..	..	..	..	..	..	..	..	..	..	..
Separated ..	..	..	..	..	..	..	..	..	..	..
Sub-total ..	2,203	18.36	27.80	28.71	19.94	1.41	1.34	2.44	100.00	50.17
<i>Women</i>										
Unmarried ..	1,049	37.56	54.69	6.14	0.13	0.02	1.46	..	100.00	25.42
Married ..	849	0.10	1.32	76.32	20.11	0.98	0.49	0.68	100.00	18.62
Widowed ..	248	..	..	5.28	47.68	9.78	14.66	22.60	100.00	5.66
Divorced ..	4	..	..	42.02	57.98	..	..	..	100.00	0.06
Separated ..	5	..	..	70.07	29.93	..	..	..	100.00	0.07
Sub-total ..	2,155	19.20	28.39	32.40	13.11	1.49	2.59	2.82	100.00	49.83
Total ..	4,358	18.78	28.09	30.55	16.53	1.45	1.97	2.63	100.00	100.00
Number of members (unestimated) .. 719 1,212 1,408 741 79 78 121 4,358										

taking all the members living with the families at the centre, the proportion of men and women was more or less equal. Children of 14 years of age or below constituted about 47 per cent. of the total and persons of 55 years and above about 6 per cent. Of the persons falling in the age-group 15—54, about 52 per cent. were men and about 48 per cent. women. In this age-group among men, about 26 per cent. were unmarried, about 71 per cent. married and the remaining 3 per cent. were widowers. Among women in the same age-group, about 7 per cent. were unmarried, about 79 per cent. married and the remaining 14 per cent. were widowed, divorced and separated.

### 3.3. Religion and size

Table 3.2 shows the distribution of families by religion and size giving a few more details such as average size of the family and average number of children per family.

TABLE 3.2  
*Percentage distribution of families by religion and size*

Size of family					Religion			All
					Hinduism	Christianity	Rest	
1					2	3	4	5
One .. .. .					2.84	4.46	2.75	2.97
Two and three .. .. .					17.66	10.04	7.00	16.13
Four and five .. .. .					36.29	16.27	16.99	33.97
Six and seven .. .. .					26.09	19.26	39.53	26.03
Above seven .. .. .					17.72	49.97	33.73	20.90
Total ..					100.00	100.00	100.00	100.00
Percentage of Families to total ..					88.28	8.05	3.67	100.00
Average size of the Family .. ..					5.39	6.83	6.55	5.55
Average number of children per Family					2.45	3.35	3.11	2.54

About 34 per cent. and 26 per cent. of the families were in size-classes of four and five and six and seven respectively.

### 3.4. Language and size

Table 3.3 shows the percentage distribution of families by mother-tongue and size giving a few details such as average size and average number of children per family.

TABLE 3.3

*Percentage distribution of families by mother-tongue and size*

Size of family	Mother-tongue				
	Kannada	Tamil	Other Indian languages	Rest	All
1	2	3	4	5	6
One .. ..	1.63	1.53	3.48	7.57	2.97
Two and three .. ..	10.89	16.86	16.63	29.94	16.13
Four and five .. ..	37.22	39.00	33.08	18.53	33.97
Six and seven .. ..	27.47	30.44	23.00	26.00	26.63
Above seven .. ..	22.79	12.17	23.81	17.96	20.90
Total ..	100.00	100.00	100.00	100.00	100.00
Percentage of families to total ..	35.28	16.23	37.32	11.17	100.00
Average size of the family ..	5.80	5.40	5.55	5.02	5.55
Average number of children per family	3.05	2.27	2.34	2.01	2.54

Kannada speaking families formed about 35 per cent. of the total, Tamil speaking about 16 per cent. and about 37 per cent. of the families spoke other Indian languages.

### 3.5. Literacy

The levels of literacy among family members by age and family income classes are presented in Table 3.4.

TABLE 3.4

*Percentage distribution of family members in various monthly family income classes by age group and levels of literacy*

Age group and edu- cational standard	Monthly income class (Rs.)							
	<30*	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>(i) Age less than 5 years</i>								
Below primary ..	..	6.69	0.70	1.52	0.35	4.27	4.22	1.92
No education ..	..	93.31	99.30	98.48	99.65	95.78	95.78	98.08
Total ..	..	100.00	100.00	100.00	100.00	100.00	100.00	100.00
<i>(ii) Age 5 years and above</i>								
Illiterate ..	..	33.33	56.94	53.18	41.03	33.47	34.84	40.65
Below primary ..	..	66.67	35.36	30.23	37.43	33.97	31.16	34.21
Primary ..	..	..	4.52	11.44	13.20	22.53	17.96	14.68
Middle ..	..	..	3.18	4.28	7.64	7.19	12.16	8.96
Matriculate ..	..	..	..	0.87	0.48	2.59	3.28	1.57
Others ..	..	..	..	0.22	0.25	0.60	3.11	0.53
Total ..	..	100.00	100.00	100.00	100.00	100.00	100.00	100.00

\*The sign '<' in this and subsequent tables denotes 'less than'



Only a negligible percentage of children aged less than 5 years had started receiving education. On the whole, leaving the first income group, the percentage of illiterate members declined in higher income-classes whereas the percentage of members having middle or higher standards of education was generally higher in higher income classes.

### 3.6. Births and deaths

Demographic data on births and deaths in the sampled families during the year preceding the date of survey are presented in tables 3-5 and 3-6.

### TABLE 3-5

*Total number of births during the year by (i) type of birth and (ii) age of mother*

Item	Total number of births
1	2
<i>Type of birth</i>	
Abortion .. .. .	14
Still birth .. .. .	37
Live-birth .. .. .	3,101
<b>Total births</b> .. .. .	<b>3,152</b>
<b>Live-births per 100 members</b> .. .. .	<b>4·18</b>
<i>Age of mother</i>	
Below 15 years .. .. .	5
16—24 years .. .. .	1,457
25—34 years .. .. .	1,307
35—44 years .. .. .	383
45 and above .. .. .	..
<b>Total</b> .. .. .	<b>3,152</b>

**TABLE 3.6**

*Total number of deaths during the year by (i) sex, (ii) age and (iii) cause of death*

Item								Total number of deaths
1								2
<i>(i) Sex</i>								
Male	..	..	..	..	..	..	..	938
Female	..	..	..	..	..	..	..	657
Total							..	1,595
<i>(ii) Age</i>								
Below 15 years	..	..	..	..	..	..	..	671
15—34 years	..	..	..	..	..	..	..	74
35—54 years	..	..	..	..	..	..	..	620
55—64 years	..	..	..	..	..	..	..	61
65 and above	..	..	..	..	..	..	..	169
Total							..	1,595

TABLE 3·6—*contd.*

1								2
(iii) Cause of death								
Group* (a) ..	..	..	..	..	..	..	..	99
Group (b) ..	..	..	..	..	..	..	..	281
Group (c) ..	..	..	..	..	..	..	..	9
Group (d) ..	..	..	..	..	..	..	..	..
Group (e) ..	..	..	..	..	..	..	..	656
Group (f) ..	..	..	..	..	..	..	..	98
Group (g) ..	..	..	..	..	..	..	..	..
Group (h) ..	..	..	..	..	..	..	..	452
Total deaths								1,595
Total deaths per 100 members								2·13

\*Group (a) fever; (b) small pox, plague, cholera; (c) tuberculosis, cancer, diphtheria, asthma, respiratory diseases, heart diseases, dysentery, diarrhoea, other stomach troubles, rickets, mental deformity; (d) complication of child birth; (e) industrial accidents, snake bite, suicide, non-industrial accidents; (f) old age; (g) other causes diagnosed; (h) other causes undiagnosed.

Total live-births per 100 members worked out to 4·18 in a year and total deaths per 100 members came to 2·13 in a year taking all families into account, i.e., both single-member families and multi-member families.

### 3·7. Distribution of family members by age, sex and activity status

Activity status is meant to distinguish among (a) those in gainful employment, (b) those not so occupied but seeking, and if not seeking then available for gainful employment, and (c) those not in the labour force. The first major category covers employers, employees, apprentices, self-employed persons and unpaid family labour. The second category includes the unemployed, i.e., persons seeking employment and persons not seeking, though available for, employment. The last category comprises pensioners, students, women doing domestic work only, disabled persons, young children, those employed in non-gainful occupations, etc.

For each of the members of the sampled families information was collected on age, sex and activity status as on the day preceding the date of survey. The estimated distribution for all families of the defined working class population group is given in table 3·7.

TABLE 3·7

#### Percentage distribution of family members by age, sex and activity status

Sex and activity status	Number of members (unestimated)	Age (years)								Total	Percent- age distribution of all members
		Below 5	5—14	15—34	35—54	55—59	60—64	65 and above			
1	2	3	4	5	6	7	8	9	10	11	
Male											
Employer ..	3	..	37·42	25·15	37·43	..	..	..	100·00	0·03	
Employee ..	928	..	2·09	50·36	44·01	2·60	0·71	0·23	100·00	21·04	
Apprentice ..	8	5·61	15·38	79·01	..	..	..	..	100·00	0·13	
Self-employed ..	17	..	..	34·05	17·82	..	15·94	32·19	100·00	0·29	
Unpaid family labour ..	..	..	..	..	..	..	..	..	..	..	
Unemployed ..	101	..	17·17	62·74	18·88	0·68	0·53	..	100·00	2·32	
Not in labour force	1,146	34·92	49·63	8·11	0·93	0·54	1·76	4·11	100·00	26·36	
Sub-total ..	2,203	18·36	27·80	28·71	19·94	1·41	1·34	2·44	100·00	50·17	

TABLE 3.7—*contd.*

1	2	3	4	5	6	7	8	9	10	11
<i>Female</i>										
Employer ..	..	..	..	32.39	60.28	3.99	3.34	..	100.00	0.64
Employee ..	34	..	..	..	..	..	..	..	..	..
Apprentice ..	..	..	..	27.60	56.00	16.40	..	..	100.00	0.66
Self-employed ..	6	..	..	..	..	..	..	..	..	..
Unpaid family labour ..	..	..	..	..	..	..	..	..	..	..
Unemployed ..	7	..	..	100.00	..	..	..	..	..	0.09
Not in labour force	2,108	19.51	28.85	32.28	12.46	1.44	2.59	2.87	100.00	49.04
Sub-total ..	2,155	19.20	28.39	32.40	13.11	1.49	2.59	2.82	100.00	49.83
Total ..	4,358	18.78	28.09	30.55	16.53	1.45	1.97	2.63	100.00	100.00

It has to be borne in mind that the universe covered in this case was only a particular section of the working class population in Bangalore city comprising families which derived a major part of their income from employment in registered factories. Naturally, the percentage of unemployed was very small among this section of working class population and persons were either gainfully occupied or not in the labour force. The labour force participation rate was of the extent of about 25 per cent. consisting of gainfully occupied and unemployed categories.

### 3.8. *Distribution of family members by age, sex and economic status*

Economic status is meant to classify persons into earner, earning dependant and non-earning dependant. An earner was defined as one whose income was sufficient for his/her maintenance; an earning dependant as one whose income was not adequate for his/her own maintenance and a non-earning dependant as one who earned no income at all and was dependent for his/her maintenance on others.

The estimated distribution of family members by age, sex and economic status as on the day preceding the date of survey is given below.

TABLE 3.8

### *Percentage distribution of family members by age, sex and economic status*

Economic status and sex	Number of members (unestimated)	Age (years)							Total	Percentage distribution of members	
		Below 5	5—14	15—34	35—54	55—59	60—64	65 and above			
1	2	3	4	5	6	7	8	9	10	11	
<i>Earners</i>											
Male	..	907	..	0.19	50.08	45.77	2.82	0.61	0.53	100.00	20.33
Female	..	32	..	..	25.28	63.67	5.87	3.56	1.62	100.00	0.60
Sub-total	..	939	..	0.18	49.38	46.29	2.90	0.69	0.56	100.00	20.93

TABLE 3·8—*contd.*

	1	2	3	4	5	6	7	8	9	10	11
<i>Earning dependants</i>											
Male ..	53	..	32·24	47·58	4·78	..	8·38	7·02	100·00	1·29	
Female ..	9	..	..	66·11	33·89	..	..	..	100·00	0·11	
Sub-total ..	62	..	29·73	49·03	7·05	..	7·72	6·47	100·00	1·40	
<i>Non-earning dependants</i>											
Male ..	1,243	32·26	47·27	12·63	2·23	0·47	1·54	3·60	100·00	28·55	
Female ..	2,114	19·48	32·79	28·42	12·44	1·44	2·59	2·84	100·00	49·12	
Sub-total ..	3,357	24·18	35·59	25·14	8·69	1·08	2·20	3·12	100·00	77·67	
Total ..	4,358	18·78	28·09	30·55	16·53	1·45	1·97	2·63	100·00	100·00	
Number of members (unestimated) ..	..	719	1,212	1,408	741	79	78	121	4,358	..	

Earners and earning dependants constituted 22·3 per cent. of the total; 21·6 per cent. being men and the remaining 0·7 per cent. women. The non-earning dependants, who consisted mainly of children and women doing household work, accounted for 77·7 per cent.

### 3·9. *Family size, composition, economic status and earning strength by income*

#### 3·91. *Analysis by family income*

For the purpose of analysis, the families have been classified into seven monthly family income groups and five family size groups.

It may be pointed out here that the lowest income group accounts for a very small fraction of the total families and as such no attempt has been made to derive any conclusion on the basis of the figures given under this class in the analysis of the table given below and subsequent tables. The two-way distribution of families by income and size is given in table 3·9.

TABLE 3·9  
*Percentage distribution of families by family income and family-size*

Family size	Monthly family income class (Rs.)								All
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above		
1	2	3	4	5	6	7	8	9	
One ..	..	5·53	1·02	0·98	11·11	1·06	5·30	2·97	
Two and three ..	100·00	32·80	21·38	17·76	12·82	8·87	4·40	16·13	
Four and five ..	..	32·74	46·27	27·93	41·00	29·19	24·75	33·97	
Six and seven ..	..	19·42	28·65	27·06	17·28	26·97	30·67	26·03	
Above seven ..	..	9·51	2·68	26·27	17·79	33·91	34·88	20·90	
Total ..	100·00	100·00	100·00	100·00	100·00	100·00	100·00	100·00	
Percentage of families to total ..	0·14	3·11	22·63	37·92	14·38	13·28	8·54	100·00	
Number of families (unestimated) ..	1	32	171	258	110	128	74	774	

Family income, on the whole, tended to increase with the size of family and in higher income classes there was a large percentage of large sized families.

The composition of families by economic status of members is given in table 3.10.

TABLE 3.10

*Composition of families by economic status*

Category of members	Average number of members per family by monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Earners</i>								
Adult male ..	1.00	0.86	1.00	1.11	1.14	1.35	1.82	1.14
Adult female ..	..	0.22	0.02	0.62	0.02	0.08	0.04	0.03
Children male ..	..	..	..	..	0.01	0.01	..	0.00
Children female ..	..	..	..	..	..	..	..	..
All earners ..	1.00	1.08	1.02	1.13	1.17	1.44	1.86	1.17
<i>Earning dependants</i>								
Adult male ..	..	..	0.04	0.02	0.05	0.15	0.08	0.05
Adult female ..	..	0.04	0.01	..	0.01	..	..	0.01
Children male ..	..	..	..	0.06	..	..	..	0.02
Children female ..	..	..	..	..	..	..	..	..
All earning dependants ..	..	0.04	0.05	0.08	0.06	0.15	0.08	0.08
<i>Non-earning dependants</i>								
Adult male ..	..	0.14	0.31	0.30	0.27	0.49	0.53	0.34
Adult female ..	1.00	1.02	1.36	1.56	1.21	1.56	1.83	1.44
Children male ..	..	1.16	0.96	1.61	1.09	1.57	1.00	1.23
Children female ..	1.00	0.94	0.97	1.71	1.31	1.33	1.31	1.29
All non-earning dependants ..	2.00	3.26	3.60	5.18	3.88	4.95	4.67	4.30
<i>Total</i>								
Adult male ..	1.00	1.00	1.35	1.43	1.46	1.99	2.43	1.53
Adult female ..	1.00	1.28	1.39	1.58	1.24	1.64	1.87	1.48
Children male ..	..	1.16	0.96	1.67	1.10	1.58	1.00	1.25
Children female ..	1.00	0.94	0.97	1.71	1.31	1.33	1.31	1.29
All members ..	3.00	4.38	4.67	6.39	5.11	6.54	6.61	5.55
Number of members (unestimated) ..	3	134	811	1,458	599	839	514	4,358

The average number of members per family was 5.55. Of these, 1.17 were earners, 0.08 earning dependants and 4.30 non-earning dependants.

More light on the variation in the earning strength with family income is thrown by table 3.11 which gives the distribution of families by earning strength and income.

TABLE 3.11

*Percentage distribution of families by earning strength*

Earning strength	Monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
One earner ..	100.00	88.17	94.59	87.16	80.60	57.94	38.51	79.91
One earner and one or more earning depen- dants ..	..	3.81	3.81	8.62	4.40	4.89	5.77	6.02
Two earners ..	..	8.02	1.60	4.22	11.42	24.06	25.46	9.23
Two earners and one or more earning dependants ..	..	..	..	..	0.97	6.44	1.50	1.12
Three earners ..	..	..	..	..	2.61	5.07	26.21	3.29
Three earners and one or more earn- ing dependants ..	..	..	..	..	..	..	0.79	0.07
More than three ear- ners with or with- out earning depen- dants ..	..	..	..	..	..	1.60	1.76	0.36
Total ..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00

Taking all families, the proportion of families having one income recipient was the largest, being about 80 per cent. of the total. The percentage of families having more than two earners was very small (about 5 per cent. of the total).

Table 3.12 gives the distribution of families by income and earning strength in terms of relationship with the main earner. The main earner was defined as that earner whose total earnings (both in cash and kind) from paid employment in the last calendar month preceding the date of survey were more than similar earnings of any other earner of the family employed in a registered factory.

TABLE 3.12

*Percentage distribution of families by income and earning strength in terms of relationship with the main earner*

Family earning strength in terms of relationship with the main earner	Number of families (unestimated)	Monthly family income class (Rs.)								Total	Percent- age distribu- tion of all families
		<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above			
1	2	3	4	5	6	7	8	9	10	11	
Self ..	600	0.18	3.42	26.65	41.29	14.59	9.77	4.10	100.00	79.91	
Self and wife or husband ..	14	..	4.84	27.92	35.23	3.87	28.14	..	100.00	1.36	
Self and one or more children ..	43	..	..	5.02	44.20	21.69	15.06	14.03	100.00	6.13	
Self, wife or husband and one or more children ..	2	..	..	..	..	..	..	100.00	100.00	0.12	
Self and one or more other family members ..	110	..	2.63	4.67	13.61	9.96	33.76	35.37	100.00	11.89	
Self, wife or husband and one or more other family members ..	1	..	..	..	..	100.00	..	..	100.00	0.13	
Self, one or more children and one or more other family members ..	4	..	..	..	..	..	54.39	45.61	100.00	0.46	
Self, wife or husband, one or more children and one or more other family members ..	..	..	..	..	..	..	..	..	..	..	
All families ..	774	0.14	3.11	22.63	37.92	14.38	13.28	8.54	100.00	100.00	
Number of families (unestimated) ..	x	1	32	171	258	110	128	74	774	x	

Taking all families, the main earner was the sole earner in about 80 per cent. of the cases. In about 1 per cent. of the cases he/she was assisted by wife/husband, in about 6 per cent. of the cases by children and in about 12 per cent. of the cases by other family members. A large percentage of families having higher earning strength came in higher income-brackets of Rs. 150 and above.

An analysis of the number of earners, earning dependants and non-earning dependants according to income has already been made in the preceding pages. Table 3.13 gives the number of dependants per 100 families by their relationship with the main earner and monthly family income classes. The dependants have been classified into three categories, viz., living with the family, living away from the family and dependent units living away. Dependants living with family are those shown as non-earning dependants in table 3.10. These types of dependants alone have been taken as members of families for the purpose of the survey. Dependants living away from family are those whose

expenses are borne in full or in part by the sampled family but who do not live with the family. There may sometimes be groups of persons in whose case it is difficult to determine whether they are really dependent on the sampled family. Such groups may even include earners. Such groups have been taken as dependent units living away and have been classified separately. In their cases, the group itself has been the unit of counting and not individual persons.

TABLE 3.13

*Number of dependants and dependent units per 100 families by monthly income and relationship with the main earner*

Category of dependants and relationship with the main earner	Monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
<b>Living with family—</b>								
Wife or husband ..	..	69.99	85.70	96.74	82.18	84.34	89.74	88.93
Son or daughter ..	..	203.60	192.27	310.66	237.87	265.13	226.05	256.14
Father, mother, uncle and aunt ..	100.00	17.40	45.33	34.66	28.83	39.70	49.64	36.69
Brother, sister, cousin ..	100.00	19.17	25.52	25.55	18.17	53.58	48.03	27.40
Nephew, niece ..	..	1.75	1.84	28.11	5.51	28.18	21.48	17.07
Father-in-law, mother-in-law, brother-in-law, sister-in-law ..	..	11.85	7.25	14.66	9.84	22.85	20.92	13.09
Son-in-law, daughter-in-law ..	..	4.24	1.21	0.75	7.81	6.32	8.68	3.14
Grand children ..	..	..	1.23	0.95	8.97	6.64	12.61	3.80
Others ..	..	1.90	0.17	6.34	2.09	2.61	3.21	3.42
<b>Total ..</b>	<b>200.00</b>	<b>329.90</b>	<b>360.52</b>	<b>517.82</b>	<b>401.27</b>	<b>509.36</b>	<b>480.36</b>	<b>449.67</b>
<b>Living away from family—</b>								
Wife or husband ..	..	..	1.28	0.50	2.06	..	9.73	0.92
Son or daughter ..	..	..	3.98	1.50	0.25	1.84	..	1.75
Father, mother, uncle, aunt ..	..	8.08	12.41	5.49	10.75	6.90	18.96	9.37
Brother, sister, cousin ..	..	..	7.04	7.59	7.92	4.22	3.12	6.30
Nephew, niece ..	..	..	1.91	..	1.94	0.53	..	0.78
Father-in-law, mother-in-law, brother-in-law, sister-in-law ..	..	..	0.62	0.94	2.34	5.82	2.90	1.71
Son-in-law, daughter-in-law ..	..	..	..	..	..	..	..	..
Grand children ..	..	..	..	..	..	..	..	..
Others ..	..	..	..	..	..	1.22	1.65	0.30
<b>Total ..</b>	<b>..</b>	<b>8.08</b>	<b>27.24</b>	<b>16.02</b>	<b>25.26</b>	<b>20.53</b>	<b>36.36</b>	<b>21.13</b>



TABLE 3.13—*contd.*

1	2	3	4	5	6	7	8	9
Dependent units— Number of dependent units living away per 100 families ..	..	1.54	3.68	2.10	3.62	3.58	6.30	3.21

With the increase in the monthly family income the number of dependants living with family increased progressively up to the income class of 'Rs. 90 to less than Rs. 120'. There was, however, no clear trend in the case of dependants or dependent units living away.

The distribution of families by specific family composition types in terms of relationship with the main earner (excluding dependants living away) is presented in table 3.14 by three broad income-classes. The first two groups, unmarried earner and husband or wife, consist of single workers who may have dependants living elsewhere.

TABLE 3.14

*Percentage distribution of families by family composition (in terms of relationship with the main earner) and income*

Monthly family income class (Rs.)	Family composition (in terms of relationship with the main earner)							Rest	All
	Un- married earner	Hus- band or wife	Hus- band and wife	Hus- band, wife and children	Hus- band, wife, children and other members	Un- married earner and other members			
1	2	3	4	5	6	7	8	9	
Below 60 ..	..	7.76	..	5.37	4.11	0.72	6.16	5.07	3.25
60—<120 ..	..	6.68	60.88	80.38	59.56	60.61	54.56	64.53	60.55
120 and above ..	..	85.56	39.12	14.25	36.23	38.67	39.28	30.40	36.20
Total		100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total		2.22	0.75	6.54	36.38	35.92	4.95	13.24	100.00
Number of families (unestimated) ..		13	7	30	303	275	53	93	774

Family-types consisting of husband, wife and children, and husband, wife, children and other members each constituted about 36 per cent.

Table 3.15 gives the distribution of families by family composition in terms of adults and children (excluding dependants living away) and level of income.

TABLE 3.15

*Percentage distribution of families by family composition (in terms of adults/children) and by income*

Monthly family income class (Rs.)				Family composition (in terms of adults/children)				
				1 adult	1 adult and children (one or more)	2 adults	2 adults and 1 child	2 adults and 2 children
1				2	3	4	5	6
Below 60	..	..	..	5.80	..	3.83	13.17	4.77
60—<120	..	..	..	20.37	34.52	79.86	57.79	55.96
120 and above	..	..	..	73.83	65.48	16.31	29.04	39.27
Total			..	100.00	100.00	100.00	100.00	100.00
Percentage of families to total			..	2.97	0.56	8.30	5.20	5.57
Number of families (unestimated)			..	20	4	45	52	53

Monthly family income class (Rs.)				Family composition (in terms of adults/children)					
				2 adults and more than 2 children	3 adults	3 adults and 1 child	3 adults and more than 1 child	Other families	All
1				7	8	9	10	11	12
Below 60	..	..	..	4.23	6.52	3.65	1.88	0.51	3.25
60— <120	..	..	..	62.92	71.62	81.56	74.54	43.30	60.55
120 and above	..	..	..	32.85	21.86	14.79	23.58	56.19	36.20
Total			..	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total			..	22.26	2.44	5.03	20.79	26.88	100.00
Number of families (unestimated)			..	152	28	32	146	242	774

The common types of families were 2 adults and more than 2 children, 3 adults and more than 1 child and other families. Families having 1 adult (single-member families) constituted only about 3 per cent.

### 3.92. Analysis by per capita income

Per capita income of families allows for variations in size of families but not for variations in composition. It is, therefore, sometimes recommended that income per adult consumption unit or consumption expenditure per adult

consumption unit will provide better economic classification. Such classifications were not attempted in the analysis of data for the present survey because of difficulties of having an appropriate scale of adult consumption unit. Some special analysis of the data was, however, undertaken by adopting per capita family income as the classificatory character. The results are presented below. Table 3·16 gives the percentage distribution of families by monthly per capita income class and family size.

TABLE 3·16

*Percentage distribution of families by monthly per capita income and family size*

Family size				Monthly per capita income class (Rs.)					
				<5	5— <10	10— <15	15— <20	20— <25	
1				2	3	4	5	6	
One	..	..	..	..	..	..	..	..	
Two and three	..	..	..	..	6·79	2·18	0·92	4·14	
Four and five	..	..	..	..	6·53	5·65	49·33	59·96	
Six and seven	..	..	..	..	35·33	43·05	37·03	15·15	
Above seven	..	..	..	..	51·35	49·12	12·72	20·75	
Total			..	..	100·00	100·00	100·00	100·00	
Percentage of families to total				..	..	2·08	23·29	21·08	15·95
Number of families (unestimated)				..	..	24	139	178	141

Family size				Monthly per capita income class (Rs.)				
				25— <35	35— <50	50— <65	65 and above	All
1				7	8	9	10	11
One	..	..	..	..	0·71	1·65	49·30	2·97
Two and three	..	..	..	25·13	36·69	86·92	29·50	16·13
Four and five	..	..	..	44·70	40·03	6·91	18·59	33·97
Six and seven	..	..	..	18·42	17·13	4·52	2·61	26·03
Above seven	..	..	..	11·75	5·44	..	..	20·90
Total			..	100·00	100·00	100·00	100·00	100·00
Percentage of families to total				15·84	9·98	6·11	5·67	100·00
Number of families (unestimated)				135	93	26	38	774

It will be seen that in the highest per capita income class a comparatively large percentage of families were small sized families like single-member families and families having two to three members and conversely large sized families like six to seven and above seven were in the low per capita income classes of 'Rs. 5 to less than Rs. 10' and of 'Rs. 10 to less than Rs. 15'.

Table 3-17 shows broad composition of families (by economic status of members) by per capita income classes.

TABLE 3-17

*Composition of families (economic status) by per capita income classes*

Economic status of members	Average number of members per family by monthly per capita income (Rs.)									
	<5	5- <10	10- <15	15- <20	20- <25	25- <35	35- <50	50- <65	65 and above	All
1	2	3	4	5	6	7	8	9	10	11
Earners .. ..	1.02	1.26	1.10	1.25	1.25	1.23	1.14	1.35	1.17	
Earning dependents ..	0.20	0.15	0.03	0.08	0.08	0.07	0.04	..	0.08	
Non-earning dependents ..	6.48	7.13	1.83	4.39	3.59	2.97	1.22	0.76	4.30	
All members .. ..	7.70	8.54	5.96	5.72	4.92	4.27	2.40	2.11	5.55	

The proportion of earners to total members increased with the increase in the per capita income. On the other hand the proportion of non-earning dependants decreased with the increase in the per capita income. The earning dependants constituted a small (1.44 per cent.) proportion of the total family members. The burden of dependency was markedly high in case of low per capita income classes.

## CHAPTER 4

### FAMILY INCOME AND RECEIPTS

#### 4.1. *Concepts and definitions*

Data relating to family income were collected in order to study the level and pattern of income by sources, to study expenditure in relation to income and in general to provide a basis for classifying families into economic levels. 'Income' was taken to include all receipts which did not represent a diminution of assets or an increase in liabilities. Income from the following sources was collected in detail:

- (i) Income from paid employment which includes basic wages and allowances, bonus and commission, overtime earnings, other earnings and concessions;
- (ii) Income from self-employment such as boarding and lodging services, agriculture, animal husbandry, trade, profession; and
- (iii) Income from other sources such as receipts from rented properties, viz., land and house; pension, cash assistance; gifts and concessions; interest and dividends; chance games and lotteries.

Data were also collected separately in respect of other gross receipts representing a diminution of assets or an increase in liabilities such as receipts from sale of shares, securities and other assets, withdrawal of savings, credit purchases, loans, etc., to have a complete picture of total receipts accruing to the family. The value of receipts in kind and of goods from family enterprise consumed by the family was imputed on the basis of retail market price.

All the data relating to receipts were collected for the calendar month preceding the date of survey in respect of each sampled family.

#### 4.2. *Average monthly income per family and per capita*

The average monthly income per family was Rs. 124.17 and the average per capita income was Rs. 22.37. The average monthly income per family and per capita according to different family income groups is given below:

**TABLE 4.1**  
*Average monthly income by income classes*

Item	Monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
<i>Monthly income</i>								
Average per family	20.60	47.27	78.77	103.63	132.23	178.90	266.91	124.17
Average per capita ..	6.67	10.79	16.87	16.22	25.88	27.35	40.38	22.37
<i>Percentage of families</i>								
to total ..	0.14	3.11	22.63	37.92	14.38	13.28	8.54	100.00

The average monthly income per family varied from Rs. 20 in the lowest income class to about Rs. 267 in the highest income class. The average per

capita income also showed an increasing trend with the increase in the family income, excepting in the family income class of 'Rs. 90 to less than Rs. 120'.

#### 4.3. Income by category of earner

Table 4.2 gives a break-up of the average monthly income per family by category of earner and source. Income which could not be ascribed to any particular member of the family was taken against the family as a whole.

TABLE 4.2

*Average monthly income per family by source, category of earner and family income classes*

Category of earner and source	Monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
<b>Men</b>								
Paid employment ..	20.00	38.89	77.21	99.63	127.06	166.44	218.82	118.06
Self-employment ..	..	0.68	0.22	0.23	0.78	1.82	2.62	0.72
Other sources ..	..	0.58	0.15	1.84	2.23	4.48	12.30	2.74
Sub total: by men ..	20.00	39.55	77.58	101.70	130.07	172.74	263.74	121.52
<b>Women</b>								
Paid employment ..	..	7.23	1.19	0.73	1.95	5.00	1.19	1.82
Self-employment ..	..	0.49	..	0.02	..	0.46	0.43	0.12
Other sources ..	..	..	..	0.04	..	0.14	1.55	0.17
Sub-total: by women	..	7.72	1.19	0.79	1.95	5.60	3.17	2.11
<b>Children</b>								
Paid employment ..	..	..	..	1.14	0.20	..	..	0.46
Self-employment ..	..	..	..	..	..	..	..	..
Other sources ..	..	..	..	..	..	..	..	..
Sub-total: by children	..	..	..	1.14	0.20	..	..	0.46
<b>Family</b>								
Paid employment ..	..	..	..	..	..	..	..	..
Self-employment ..	..	..	..	..	0.01	0.56	..	0.08
Other sources ..	..	..	..	..	..	..	..	..
Sub-total: by family	..	..	..	..	0.01	0.56	..	0.08
<b>Total</b>								
Paid employment ..	20.00	46.12	78.40	101.50	129.21	171.44	250.1	120.34
Self-employment ..	..	0.57	0.22	0.25	0.79	2.84	3.05	0.92
Other sources ..	..	0.58	0.15	1.88	2.23	4.62	13.85	2.91
Total income ..	20.00	47.27	78.77	103.63	132.23	178.90	266.91	124.17
Percentage of families to total ..	0.14	3.11	22.63	37.92	14.28	13.28	8.54	100.00

An analysis of income by category of earner shows that men contributed the largest amount (98 per cent. of the total income) to the average monthly family income from all the three sources. The contribution of women to the average monthly family income from all the three sources was about 2 per cent. of the total income. The contribution of children was negligible.

Table 4.3 gives a break-up of the average monthly income by category of earner and source of earnings separately for different per capita income classes.

TABLE 4.3

*Average monthly income per family by category of earner, source and monthly per capita income classes*

Category of earner and source	Monthly per capita income class (Rs.)									
	<5	5— <10	10— <15	15— <20	20— <25	25— <35	35— <50	50— <65	65 and above	All
1	2	3	4	5	6	7	8	9	10	11
<i>Men</i>										
Paid employment	..	56.45	87.73	98.76	124.67	135.11	158.43	128.68	189.50	118.06
Self-employment	..	—0.07	0.09	0.70	1.26	0.89	1.69	0.51	0.09	0.72
Other sources ..	..	1.49	2.52	1.70	1.54	1.88	9.82	2.60	1.11	2.74
Sub-total: by men	..	57.87	90.34	101.16	126.87	137.88	169.94	131.79	190.70	121.52
<i>Women</i>										
Paid employment	..	4.62	0.73	1.09	2.36	2.76	1.17	2.46	4.32	1.82
Self-employment	..	0.43	..	0.03	..	0.42	0.37	..	..	0.12
Other sources ..	..	..	..	..	..	0.54	0.80	..	..	0.17
Sub-total: by Women	..	4.95	0.73	1.12	2.36	3.72	2.34	2.46	4.32	2.11
<i>Children</i>										
Paid employment	..	..	1.11	0.58	0.46	0.05	..	..	..	0.46
Self-employment	..	..	..	..	..	..	..	..	..	..
Other sources ..	..	..	..	..	..	..	..	..	..	..
Sub-total: by children	..	..	1.11	0.58	0.46	0.05	..	..	..	0.46
<i>Family</i>										
Paid employment	..	..	..	..	..	..	..	..	..	..
Self-employment	..	..	0.01	..	0.37	0.10	..	..	..	0.08
Other sources ..	..	..	..	..	..	..	..	..	..	..
Sub-total: by family	..	..	0.01	..	0.37	0.10	..	..	..	0.08
<i>Total</i>										
Paid employment	..	60.97	89.67	100.43	126.89	137.92	159.60	131.14	193.82	120.34
Self-employment	..	0.36	0.10	0.73	1.63	1.41	2.06	0.51	0.09	0.92
Other sources ..	..	1.49	2.52	1.70	1.54	2.42	10.62	2.60	1.11	2.91
Total income	..	62.82	92.19	102.86	130.06	141.75	172.28	134.25	195.02	124.17

The average monthly income per family increased with the increase in the per capita income, excepting a break in the per capita income class of 'Rs. 50 to less than Rs. 65'.

#### 4.4. *Income and other receipts by components*

Table 4.4 gives a detailed break-up of the average monthly family income and other receipts by components. The data are presented according to monthly family income classes.

TABLE 4.4  
*Average monthly receipts by components and family income classes*

Source	Monthly family income class (Rs.)							
	<30	30- <60	60- <90	90- <120	120- <150	150- <210	210- and above	All
1	2	3	4	5	6	7	8	9
<i>Paid employment</i>								
Basic wages and allowances	20.60	44.55	77.31	93.57	115.59	141.76	207.17	109.01
Bonus and commission	..	..	0.13	1.47	6.10	23.12	23.78	6.57
Commissions	..	0.99	0.48	1.59	4.18	0.89	3.68	1.77
Rest	..	0.58	0.48	1.87	3.43	2.67	15.68	2.99
Sub-total: paid employment	20.60	46.12	78.40	101.50	129.21	171.44	250.01	120.34
<i>Self-employment</i>								
Agriculture	..	(—)0.04	..	..	0.14	..	..	0.02
Animal Husbandry	..	0.13	0.02	0.02	0.46	0.12	0.33	0.12
Trade	..	..	0.07	0.04	0.08	0.49	0.95	0.19
Rest	..	0.48	0.13	0.19	0.11	2.23	1.77	0.59
Sub-total: self-employment	..	0.57	0.22	0.25	0.79	2.84	3.05	0.92
<i>Other income</i>								
Rent	..	0.04	0.10	1.38	1.79	3.52	8.55	2.62
Rest	..	0.54	0.05	0.50	0.44	1.10	5.30	0.89
Sub-total: other income	..	0.58	0.15	1.88	2.23	4.62	13.85	2.91
Total income	20.60	47.27	78.77	103.63	132.23	178.96	266.91	124.17
<i>Other receipts</i>								
Sale of assets other than shares, etc.	..	..	0.63	0.63	0.62	..	..	0.47
Credit purchase	..	4.41	6.89	10.67	5.04	7.39	3.67	7.78
Loan taken	..	20.56	24.09	19.24	24.89	28.52	23.56	22.77
Rest	20.60	1.43	0.75	2.32	1.72	1.77	6.25	2.13
Sub-total: other receipts	20.60	26.43	32.36	32.86	32.27	37.68	33.48	23.15
Total receipts	40.60	73.70	111.13	136.49	164.50	216.58	300.39	157.32
Percentage of families to total	0.14	3.11	22.63	37.92	14.38	13.28	8.54	100.0



A major portion (Rs. 109 or about 88 per cent.) of the family income was derived from basic wages and allowances.

Income from bonus and commission was Rs. 6.57 or about 5 per cent. and that from 'concessions' and 'rest' comprising overtime earnings, etc., was small being Rs. 1.77 or 1.4 per cent. and Rs. 2.99 or 2.4 per cent. respectively of the total income.

On the whole, families having an income of less than Rs. 90 per month had to fall back on decrease in assets or increase in liabilities for maintaining themselves to a greater extent than families in higher income brackets.

#### 4.5. *Income and other receipts by components and family size*

Table 4.5 gives the average monthly income and other receipts per family by components and family size.

TABLE 4.5

*Average monthly income and other receipts by components and family size*

(In Rupees)

Type of receipt	Family size								
	One	Two	Three	Four	Five	Six	Seven	Over seven	All
1	2	3	4	5	6	7	8	9	10
<i>Income from paid employment</i>									
Basic wages and allowances ..	116.50	94.82	90.58	113.63	101.64	102.20	112.50	126.51	109.01
Bonus and Commissions	5.72	4.71	6.28	2.83	9.07	9.02	6.94	5.98	6.57
Overtime earnings	5.05	0.12	0.26	0.28	2.20	0.15	3.46	0.62	1.23
Other earnings	0.34	..	4.45	0.42	0.46	5.28	2.66	1.01	1.70
Concessions	5.72	5.41	0.39	2.15	1.64	1.03	0.89	1.10	1.77
Total ..	133.33	105.06	101.96	119.31	115.01	117.68	126.45	135.22	120.34

#### *Income from self-employment*

Boarding and lodging services	..	..	0.13	..	..	0.07	0.08	..	0.03
Agriculture	..	..	..	..	0.10	..	..	..	0.02
Animal husbandry	..	..	..	..	0.16	0.22	0.57	—0.05	0.12
Trade ..	..	..	0.13	0.14	0.05	0.07	..	0.67	0.19
Profession	..	..	..	..	..	0.15	..	0.81	0.19
Others ..	..	0.12	0.39	0.21	1.18	0.44	0.08	..	0.37
Total ..	..	0.12	0.65	0.35	1.49	0.95	0.73	1.43	0.92

TABLE 4.5—*contd.*

1	2	3	4	5	6	7	8	9	10
<i>Other income</i>									
Net rent from land ..	..	..	..	..	..	..	..	..	..
Net rent from house	0.34	0.24	0.53	0.55	1.95	1.32	2.42	4.45	1.94
Net rent—others ..	..	..	..	..	0.31	..	0.16	..	0.08
Pension ..	..	..	0.13	..	0.05	..	0.32	0.33	0.13
Cash assistance	..	0.35	..	..	0.61	0.44	0.68	1.63	0.56
Gifts, concession	..	..	0.39	..	0.05	..	0.16	0.24	0.11
Interest and dividends	..	..	..	..	..	..	..	..	..
Chance games and lotteries	..	..	..	0.62	..	..	..	..	0.69
Total ..	0.34	0.59	1.05	1.17	2.97	1.76	3.14	6.65	2.91
Total income	133.67	105.77	103.66	120.83	119.47	120.39	130.32	112.30	124.17
<i>Other gross receipts</i>									
Sale of shares and securities	..	..	..	..	0.05	1.83	0.56	..	0.33
Withdrawal of savings	..	0.12	2.23	1.59	1.84	5.06	2.02	0.43	1.80
Sale of other assets ..	..	3.89	..	0.97	..	..	..	..	0.47
Credit purchase	1.01	6.60	4.84	5.47	8.86	4.99	11.69	10.38	7.78
Loan taken	14.48	10.24	21.07	18.89	22.70	20.18	27.58	21.25	22.77
Rest ..	..	..	..	..	..	..	..	..	..
Total ..	15.49	20.85	28.14	26.92	33.45	32.06	41.85	42.06	33.15
Total receipts	149.16	126.62	131.80	147.75	152.92	152.45	172.17	185.16	157.12

The average income per family which was Rs. 133.67 in case of single-member families, decreased to Rs. 103.66 when a family consisted of three members. Thereafter, it increased with the increase in the size of a family, excepting a slight decline in the case of 5-member families.

A major portion of the income was from paid employment. It constituted about 97 per cent. of the total income. 'Basic wages and allowances' was by far the most important component of income from paid employment in all size-classes. The comparatively small contribution of other sources such as bonus and commission, overtime earnings, concessions and other earnings fluctuated in the different size classes.

Income from self-employment was negligible and it was relatively high in case of families having 5 members and more than 7 members. Income from 'other sources', e.g., rent, cash assistance, etc., was proportionately high in large size families of 7 or more members.

#### 4.6. *Income and other receipts by family composition*

##### 4.61. *In terms of relationship with the main earner*

The composition of the family is an important factor which influences the level of family income. This can be seen from table 4.6 which gives the level of family income and total receipts by family composition in terms of relationship with the main earner.

TABLE 4.6

*Average monthly income and other receipts by family composition in terms of relationship with the main earner*

Item	Family composition (in terms of relationship with the main earner)							All
	Un-married earner	Husband or wife	Husband and wife	Husband, wife and children	Husband, wife, children and other members	Un-married earner and other members	Rest	
1	2	3	4	5	6	7	8	9
Income ..	142.98	107.26	106.26	116.21	133.14	121.42	128.95	124.17
Other receipts ..	17.80	8.64	23.95	33.36	42.37	28.95	17.24	33.15
Total ..	160.78	115.90	130.21	149.57	175.51	150.37	146.19	157.32
Percentage of families to total ..	2.22	0.75	6.54	36.38	35.92	4.95	13.24	100.00

The average monthly receipts per family amounted to Rs. 157.32. The major portion (Rs. 124.17) of this consisted of income from paid employment, self-employment and other sources such as rent, pension, gifts, concessions, etc., and the remaining Rs. 33.15 was derived from 'other receipts' comprising sale of assets, shares and securities, loans, withdrawal of savings, etc.

Receipts other than income, i.e., in the nature of diminution of assets or increase in liabilities, played a comparatively unimportant part in the case of families consisting of un-married earner, husband or wife and the families classified under 'rest', the proportion of such receipts to the total income being 12 per cent., 8 per cent. and 13 per cent. respectively. These capital receipts, however, accounted for about 23 per cent., 29 per cent., 32 per cent. and 24 per cent. of the income respectively in case of families consisting of husband and wife; husband, wife and children; husband, wife, children and other members; and unmarried earner and other members.

##### 4.62. *In terms of the number of adults and children*

Table 4.7 gives the average monthly income and other receipts per family by family composition in terms of adults/children.

TABLE 4.7

*Average monthly income and other receipts by family composition in terms of adults/children*

(In Rupees)

Item	Family composition (in terms of adults/children)										All
	1 adult	1 adult and child- ren (one or more)	2 adults	2 adults and 1 child	2 adults and 2 child- ren	2 adults and more than 2 child- ren	3 adults	3 adults and 1 child	3 adults and more than 1 child	Other fami- lies	
1	2	3	4	5	6	7	8	9	10	11	12
Income	133.96	144.81	106.02	106.48	110.52	112.35	98.07	114.73	114.60	166.02	124.17
Other receipts	15.49	23.17	20.62	28.90	40.86	30.03	26.36	21.50	43.52	35.57	23.15
Total	149.45	167.98	126.64	135.38	151.38	142.38	124.43	136.23	158.13	191.59	157.32
Percent- age of families to total	2.97	0.56	8.30	5.20	3.57	22.26	2.44	5.03	20.79	26.88	100.00

The proportion of "other receipts" to income was comparatively high in the case of families consisting of 3 adults and more than 1 child and 2 adults and 2 children being about 38 per cent. and 37 per cent. respectively. It was lowest (about 12 per cent.) in the case of single-member families.

## CHAPTER 5

### FAMILY EXPENDITURE AND DISBURSEMENTS

#### 5.1. *Concepts and definitions*

##### 5.1.1. *Disbursements*

Disbursement for the purpose of the survey was taken to include expenditure on current living and capital outlays, i.e., amount spent to increase assets or decrease liabilities. The main heads under each were as follows—

##### *Expenditure on current living*

- (i) Food and beverages;
- (ii) Tobacco and intoxicants;
- (iii) Fuel and Light ;
- (iv) Housing, household requisites and services;
- (v) Clothing, bedding, footwear and headwear;
- (vi) Miscellaneous which comprised:
  - (a) Medical care,
  - (b) Personal care,
  - (c) Education and reading,
  - (d) Recreation and amusement,
  - (e) Transport and communication,
  - (f) Subscription, and
  - (g) Personal effects and other miscellaneous expenses;
- (vii) Taxes, interest and litigation; and
- (viii) Remittances to dependants.

##### *Capital Outlays*

- (i) Savings and investment; and
- (ii) Debts repaid.

The last two items under expenditure on current living, viz., taxes, interest and litigation and remittances to dependants, were considered to be non-consumption outgo as they are in the nature of transfer payments. Thus, in the analysis presented here the term 'expenditure' will refer to all the items under expenditure on current living, but consumption expenditure will exclude taxes, interest and litigation and remittances to dependants.

Under consumption expenditure, besides cash purchases from the market and at subsidised rate from the employer and barter purchases, account was also taken of items in stock from previous month and goods (but not services) obtained from family enterprise. The value of goods obtained from family

enterprise was included on the income side as well as expenditure side. Similarly, in the case of items received at concessional rates, care was taken to include the amount of concession on the receipt side also. Value of all items not purchased from the market was calculated at retail market price inclusive of sales tax, entertainment tax and other similar levies. In case of gifts where only part was consumed in the reference period, that part alone was recorded under consumption and the rest, if substantial, was shown under savings. In case of self-owned houses and land or rent-free houses and quarters from employer or from other sources, the estimated rent was taken, the imputation being done on the basis of prevailing rent in the locality for similar house or land.

Data relating to disbursements were collected for the calendar month preceding the date of survey from each sampled family.

#### 5.12. *Treatment of non-family members*

Since family was the unit of the survey, only the expenditure incurred by the family was taken into account. Some of the sampled families included members, e.g., servants or paying guests, who were not family members but some parts of their consumption expenditure were mixed up with the family account. For the items where expenditure reported was for both family and non-family members of the household, a factor ( $f/f+e$  where 'f' was the number of family members and 'e' the number of non-family members) was used to make adjustment for expenditure on account of non-family members. Since the consuming unit could comprise two elements, the participants in family account (f) and the extra persons (e), the Investigators were instructed to record the composition of the latter (e) separately in the schedule at the time of survey and only such extra persons were to be accounted for who actually participated in the consumption expenditure of the family in the reference period. While calculating the share of the extras (e) it was assumed that consuming persons were sharing all items on pro-rata basis. In extreme cases where the expenditure on any group of items was incurred entirely for the paying guests, it was ignored on both receipts and expenditure sides of the family and when that on paying guests or servants was negligible it was not counted under 'e'.

#### 5.13. *Consumption co-efficients*

For converting the family size into an equivalent number of adult consumption units in the analysis of data, it is usual to adopt a standard scale of adult men equivalents. There is no scale entirely suitable for conditions in India. It was, therefore, decided to adopt the following abridged scale of co-efficients based on an assessment of food requirements of men and women in the various age-groups made by the Nutrition Research Laboratories of the Indian Council of Medical Research :

Adult male=1.0

Adult female=0.9

Child (below 15 years)=0.6

#### 5.2. *Expenditure pattern*

It is usual in the course of a family living survey to collect detailed data on consumption expenditure item by item because such data form the basis of

the weighting diagram of consumer price index numbers. Such data, together with similar data on non-consumption outgo and capital outlays, expressed as average per family for the total population of industrial workers, are presented in Appendix II separately for single-member families and all families. Taking all the families, the average monthly income of the family came to Rs. 124·17 and the average consumption expenditure worked out to Rs. 144·20, resulting in a deficit of Rs. 20·03. When items such as remittances to dependants, taxes and interest on loans were also included, i.e., expenditure on current living was considered, the deficit increased to Rs. 26·58. The analysis will first be made in terms of total consumption expenditure, and other disbursements, viz., non-consumption outgo and capital outlays, will be discussed separately.

#### 5·21. Consumption expenditure

Of the average consumption expenditure of Rs. 144·20 per family per month, an expenditure of Rs. 81·96 or about 57 per cent. was incurred on food, Rs. 5·31 or about 4 per cent. on tobacco, pan and supari and intoxicants, Rs. 10·73 or about 7 per cent. on fuel and lighting, Rs. 13·28 or about 9 per cent. on housing, water charges, repairs, household appliances, household services, etc., Rs. 16·06 or about 11 per cent. on clothing, bedding, headwear, footwear, etc., and Rs. 16·86 or about 12 per cent. on other items like personal care, medical care, transport and communication, etc.

The average expenditure on the food group as a whole per adult consumption unit came to Rs. 18·71 per month. Table 5·1 which gives the details of average expenditure on food per adult consumption unit for the different income groups shows an upward trend except for the income class 'Rs. 150 to less than Rs. 210' where the average expenditure on food per equivalent adult consumption unit was comparatively less (Rs. 20·13).

TABLE 5·1

*Average expenditure on food per adult consumption unit by income classes*

Monthly family income class (Rs.)	Average number of members per family	Average number of equivalent adult consumption units per family	Average monthly expenditure on food per family (Rs.)	Average expenditure on food per equivalent adult consumption unit (Rs.)
1	2	3	4	5
<30	..	3·00	23·88	9·55
30—<60	..	4·38	44·29	12·99
60—<90	..	4·67	64·62	17·23
90—<120	..	6·39	77·48	17·41
120—<150	..	5·11	84·28	20·97
150—<210	..	6·54	104·87	20·13
210 and above	..	6·61	122·64	22·30
All	..	5·55	81·96	18·71

### 5.22. *Non-consumption outgo and capital outlays*

The average expenditure on this group which comprised taxes, interest and litigation, remittances to dependants, savings and investments and debts repaid, worked out to Rs. 26.81 or about 19 per cent. of the total consumption expenditure. Of this, a sum of Rs. 11.97 was paid towards repayment of debts, Rs. 8.29 was diverted to savings and investments, Rs. 2.85 to remittances to dependants and Rs. 3.70 to taxes, interest and litigation. The first two, viz., repayment of debts and savings and investments are in the nature of capital outlays because they represent decrease in liabilities or increase in assets.

The most important item under savings and investments was the contribution towards provident fund (Rs 5.75) which was reported by about 86 per cent. of the families surveyed. In the sub-group 'taxes, interest and litigation' interest on loans alone accounted for Rs. 3.60 or about 97 per cent. of the total expenditure on these items.

### 5.23. *The budget of single-member families*

Single-member families constituted about 3 per cent. of the total families. Such families generally consisted of industrial workers who lived alone in the city leaving their families or dependants at the native places. The average monthly income of single-member families was Rs. 133.67 and the average monthly consumption expenditure Rs. 111.03 leaving a surplus of Rs. 22.64. However, when items such as remittances to dependants, taxes and interest on loans, which are part of current living expenditure, were included, the surplus was reduced to Rs. 4.18.

Table 5.2 gives a comparison of consumption expenditure pattern, in terms of percentage expenditure on the various groups/sub-groups of consumption items between single-member families and multi-member families.

TABLE 5.2

#### *Percentage expenditure on groups/sub-groups of items*

Groups and sub-groups of items	Type of family		
	Single-member families	Multi-member families	All
1	2	3	4
Food .. .. .	42.85	57.17	56.84
Pan, supari, tobacco and alcoholic beverages	8.31	3.57	3.68
Fuel and light .. .. .	4.50	7.51	7.41
Rent for house and water charges .. .. .	13.77	8.28	8.40
House repairs and upkeep, household appliances and utilities, furniture and furnishings and household services .. .. .	1.61	0.79	0.81
Clothing, bedding, footwear, headwear and miscellaneous .. .. .	11.85	11.05	11.14
Personal care .. .. .	2.77	2.86	2.86
Education and reading .. .. .	0.85	1.10	1.09
Recreation and amusement .. .. .	3.06	1.16	1.20
Medical care .. .. .	3.21	2.98	2.99
Other consumption expenditure .. .. .	4.22	3.53	3.55
Total .. .. .	100.00	100.00	100.00



As compared with workers in multi-member families, the workers living singly spent proportionately less on food, fuel and light, personal care and education and reading but more on pan, supari, tobacco and intoxicants, housing including household appliances, furniture and furnishing, etc., clothing, bedding, footwear and headwear, recreation and amusement, medical care and other consumption expenditure which consisted of transport and communication, subscriptions, gifts and charities, ceremonials, etc. Judged from the restricted angle of the proportionate expenditure on food, single workers had a higher level of living than the workers of multi-member families.

Even taking the absolute figures, the expenditure on food per adult consumption unit was Rs. 18·53 per month in the case of multi-member families and Rs. 47·58 per month in case of singlemen. Taking important sub-groups under food, the average expenditure per adult consumption unit on cereals and products, pulses and products and prepared meals and refreshments was Rs. 30·20 in case of single-member families and Rs. 10·68 in respect of multi-member families. On milk and milk products it was Rs. 5·74 in case of single-member families as compared to Rs. 1·92 in respect of multi-member families. The average expenditure per adult consumption unit on all non-food items was also markedly high in case of singlemen. Thus, singlemen spent, on an average, Rs. 16·49, Rs. 15·29, Rs. 4·69, Rs. 3·07 and Rs. 3·40 on clothing, bedding, footwear, etc; rent for housing and water charges; other consumption expenditure like transport, subscriptions, etc.; personal care; and recreation and amusement, as against the average expenditure per adult consumption unit of Rs. 3·58, Rs. 2·68, Rs 1·15, Re 0·93 and Re 0·37 respectively on these items in the case of multi-member families.

### 5·3. Levels of expenditure by income and family type

The overall average monthly expenditure was Rs. 150·75 per family, Rs. 27·16 per capita and Rs. 34·42 per adult consumption unit. Table 5·3 gives the average monthly expenditure per family, per capita and per adult consumption unit by monthly family income classes.

TABLE 5·3

#### *Average monthly expenditure by income classes*

Item	Monthly family income class (Rs.)							All
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	
1	2	3	4	5	6	7	8	9
<i>Monthly expenditure</i>								
Average per family	32·82	75·55	113·58	135·72	163·88	196·38	252·90	150·75
Average per capita	10·94	17·25	24·32	21·24	32·07	30·03	38·26	27·16
Average per adult consumption unit	13·13	22·16	30·29	30·50	40·77	37·69	45·98	34·42
Percentage of families to total	0·14	3·11	22·63	37·92	14·38	13·28	8·54	100·00

The average monthly expenditure per family varied from Rs. 32·82 in the lowest income class to Rs. 252·90 in the highest income class. Since family expenditure is determined largely by the family size and in each family by the sex-age differentials of the members, and analysis of expenditure in terms of per capita and per adult consumption unit can throw some light on the level of living. The average per capita expenditure in the family varied from Rs. 10·94 in the lowest income class to Rs. 38·26 in the highest income class. It was, however, less in income classes 'Rs. 90 to less than Rs. 120', and 'Rs 150 to less than Rs. 210' than those in the respective previous income classes. The average expenditure per adult consumption unit increased with the increase in family income, the only exception being the income class 'Rs. 150 to less than Rs. 210'. It will be seen that ignoring the highest two income classes, the family expenditure in all other income classes was more than the family income. The difference is met from 'other receipts' namely, increase in liabilities and diminution of assets. This has been discussed in detail in chapter 7.

Table 5·4 shows how families with different compositions (in terms of relationship with main earner) were distributed in the three expenditure classes. Table 5·5 shows similar distribution of families in terms of their adult/child composition. Both the tables show that a larger percentage of families came in higher expenditure classes.

TABLE 5·4

*Percentage distribution of families by family composition (in terms of relationship with the main earner) and expenditure*

Monthly family expenditure class (Rs.)	Family composition (in terms of relationship with the main earner)								
	Un-married earner	Hus-band or wife	Hus-band and wife	Hus-band, wife and children	Hus-band, wife, children and other members	Un-married earner and other members	Rest	All	
1	2	3	4	5	6	7	8	9	
Below 60	..	7.76	..	4.12	1.65	0.52	4.96	0.14	1.50
60—<120	..	38.13	74.34	74.96	41.44	26.66	31.92	47.35	38.81
120 and above	..	54.11	25.66	20.92	56.91	72.82	63.12	52.51	59.69
Total	..	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total	..	2.22	0.75	6.54	36.38	35.92	4.95	13.24	100.00

TABLE 5.5

*Percentage distribution of families by family composition (in terms of adults/children) and expenditure*

Monthly family expenditure class (Rs.)	Family composition (in terms of adults/children)										All
	1 adult	1 adult and children (one or more)	2 adults	2 adults and 1 child	2 adults and 2 children	2 adults and more than 2 children	3 adults	3 adults and 1 child	3 adults and more than 1 child	Other families	
1	2	3	4	5	6	7	8	9	10	11	12
Below 60	5.80	..	3.24	9.18	..	1.19	0.78	3.65	..	0.40	1.50
60—<120	47.28	74.07	73.35	48.47	31.28	50.13	37.80	55.03	42.28	11.16	38.81
120 and above	46.92	25.93	23.41	42.35	68.72	48.68	61.42	41.32	57.72	88.44	59.69
Total	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00	100.00
Percentage of families to total	2.97	0.56	8.30	5.20	5.57	22.26	2.44	5.03	20.79	26.88	100.00

#### 5.4. Expenditure by family income

Table 5.6 which gives the average monthly expenditure per family on groups and sub-groups of consumption items in various monthly family income classes would show how the pattern of expenditure is influenced by the level of income. At the end of the table, figures are also given on non-consumption outgo and capital outlays, covering total disbursements. The figures are, however, subject to effects of variations in family-size. The percentages discussed later in the analysis of the table have all been derived with reference to total consumption expenditure.

TABLE 5.6

*Average monthly expenditure on sub groups and groups of items by family income classes*

Sub-groups and groups of items	Monthly family income class (Rs.)							
	<30	30- 60	60- 90	90- 120	120- 150	150- 210	210 and above	All
	1	2	3	4	5	6	7	8
<i>Food</i>								
Cereals and products	15.00	23.54	30.27	36.62	36.97	45.98	49.86	37.17
Pulses and products	2.00	3.40	4.58	5.38	5.82	6.78	7.17	5.54
Oil seeds, oils and fats	0.60	1.09	2.31	3.06	3.92	4.30	5.64	3.34
Meat, fish and eggs ..	2.50	2.41	5.03	4.65	5.32	8.49	8.06	5.55
Milk and products ..	..	2.43	5.53	7.70	9.48	11.50	15.96	8.51
Vegetables and products ..	1.50	2.36	3.53	4.07	4.55	5.51	7.26	4.44
Fruits and products	0.50	0.42	1.29	1.43	1.78	1.93	3.21	1.63
Condiments, spices, sugar, etc. ..	1.78	4.05	7.56	9.01	8.41	10.94	12.38	8.98
Non-alcoholic beverages ..	..	0.56	1.61	1.87	2.53	2.83	4.32	2.19
Prepared meals and refreshments ..	..	4.03	2.01	3.69	5.50	6.61	8.78	4.61
Sub-total : food ..	23.88	44.29	64.62	77.48	84.28	104.87	122.04	81.96

TABLE 5.6—*contd.*

1	2	3	4	5	6	7	8	9
<i>Non-Food</i>								
Pan, supari ..	..	0.93	1.13	0.97	0.99	1.18	1.52	1.08
Tobacco and products ..	..	1.48	2.09	2.51	3.34	3.42	2.76	2.65
Alcoholic beverages, etc. ..	..	0.09	1.30	1.34	0.91	3.32	2.29	1.58
Fuel and light ..	2.44	5.84	9.48	10.22	11.17	12.15	15.33	10.73
House rent, water charges, repairs, etc. ..	5.00	6.27	8.47	12.27	14.19	13.60	20.46	12.36
Furniture and furnishings ..	..	..	0.08	0.03	0.02	0.98	0.89	0.23
Household appliances, etc. ..	..	0.16	0.10	0.14	0.28	0.93	0.98	0.31
Household services ..	..	0.07	0.59	0.17	0.39	0.37	0.97	0.38
Clothing, bedding and headwear ..	..	7.81	6.25	8.87	10.27	20.51	23.49	11.22
Footwear ..	..	0.05	0.46	0.33	1.13	0.85	3.02	0.76
Miscellaneous (laundry, etc.) ..	1.00	1.46	3.15	3.17	4.89	5.72	7.73	4.08
Medical care ..	..	1.07	2.67	3.93	6.80	4.42	7.20	4.31
Personal care ..	0.50	1.98	3.12	3.78	5.05	5.01	6.06	4.12
Education and reading ..	..	0.20	0.72	1.08	2.06	2.56	4.34	1.58
Recreation and amusement ..	..	0.62	1.35	1.22	1.88	2.61	3.82	1.73
Transport and communication ..	..	1.19	1.46	2.26	3.66	4.16	9.08	3.07
Subscription, etc. ..	..	0.20	1.37	0.54	3.14	1.68	4.44	1.58
Personal effects and miscellaneous expenses ..	..	..	0.13	0.29	0.35	0.36	2.90	0.47
Sub-total : non-food ..	8.94	29.42	43.92	53.15	70.52	83.83	117.28	62.24
Total consumption expenditure ..	32.82	73.71	108.54	130.63	154.80	188.70	239.92	144.20
<i>Non-Consumption expenditure</i>								
Taxes, interest and litigation ..	..	1.69	2.42	3.46	4.77	4.89	5.42	3.70
Remittances to dependants ..	..	0.15	2.62	1.63	4.31	2.79	7.56	2.85
Savings and investments ..	..	1.30	3.67	6.08	8.68	14.91	22.10	8.29
Debts repaid ..	..	3.00	9.43	12.79	8.76	12.37	23.25	11.97
Total non-consumption expenditure ..	..	6.14	18.14	23.96	26.52	34.96	58.33	26.81
Total disbursements ..	32.82	79.85	126.68	154.59	181.32	223.66	298.25	171.01
Percentage of families to total ..	0.14	3.11	22.63	37.92	14.38	13.28	8.54	100.00

The average monthly consumption expenditure per family was Rs. 144.20. Expenditure on food worked out to Rs. 81.96 or about 57 per cent. of the total consumption expenditure. The percentage expenditure on food in relation to total consumption expenditure decreased with a rise in family income, the only exception being the income class 'Rs. 150 to less than Rs. 210'. Taking individual sub-groups under food, the expenditure, as percentage of the total consumption expenditure, on pulses and products decreased with an increase in income whereas, on the whole, it increased on milk and products with a rise in family income and that on cereals and products, oilseeds and fats, meat, fish and

eggs, vegetables, and products, condiments, spices, etc. and prepared meals fluctuated as between different income classes.

The non-food group accounted for 43 per cent. of the total consumption expenditure. Of this, the expenditure on more important necessities, viz., fuel and light, house rent, water charges, repairs, etc., and clothing, bedding and headwear formed 55 per cent. The percentage expenditure on fuel and light showed a downward trend after the income class 'Rs. 60 to less than Rs. 90'. The percentage expenditure on house-rent, water charges, repairs, etc., and on clothing, bedding and headwear did not show any definite trend. The expenditure on conventional necessities and luxuries, such as tobacco and products, household appliances, household services, footwear, miscellaneous (laundry, etc.), medical care, personal care, education and reading, recreation and amusement, transport and communication, subscriptions, personal effects and miscellaneous expenses accounted for about 40 per cent. of the expenditure on non-food items. As regards their relationship with income, the percentage expenditure on tobacco and products, on the whole, decreased with the increase in income whereas that on education and reading increased with the increase in income. The percentage expenditure on medical care and personal care steadily moved up with the increase in income upto the income class 'Rs. 120 to less than Rs. 150.' The percentage expenditure on the remaining items did not reveal any clear-cut trend.

#### 5.5. *Expenditure by per capita income*

Table 5.7 gives the break-up of the average monthly expenditure per family on sub-groups and groups of items for different per capita income classes. This table covers items of non-consumption outgo and capital outlay also.

TABLE 5.7

*Average monthly expenditure and disbursements on sub-groups and groups of items by per capita income classes*

Sub-groups and groups of items	Monthly per capita income class (Rs.)									
	<5	5— <10	10— <15	15— <20	20— <25	25— <35	35— <50	50— <65	65 and above	All
1	2	3	4	5	6	7	8	9	10	11
Cereals and products ..	..	38.16	40.07	39.43	43.24	36.73	36.90	24.07	15.25	37.17
Pulses and products ..	..	4.85	5.92	5.55	6.03	5.58	5.89	4.84	2.76	5.54
Oilseeds, oils and fats ..	..	2.39	2.44	3.01	3.78	3.73	4.31	4.63	3.04	3.34
Meat, fish and eggs ..	..	5.64	4.08	6.56	6.43	6.24	6.87	4.22	2.97	5.55
Milk and products ..	..	3.56	7.47	8.18	8.27	9.05	11.37	6.68	11.83	8.51
Vegetables and products ..	..	3.46	3.96	4.27	4.85	4.37	5.71	4.18	4.20	4.44
Fruits and products ..	..	0.73	1.08	1.48	1.78	1.62	2.26	2.27	2.67	1.63
Condiments, spices, sugar, etc. ..	..	6.23	8.76	9.11	9.35	9.33	10.08	8.58	5.17	8.98
Non-alcoholic beverages ..	..	0.93	1.95	2.03	2.11	2.34	3.23	1.61	2.96	2.19
Prepared meals and refreshments ..	..	2.13	2.65	3.52	4.16	4.96	5.66	5.69	14.62	4.61
Sub total—food	..	68.08	78.37	83.08	90.00	83.95	92.28	66.77	65.47	81.96

TABLE 5.7—*contd.*

1	2	3	4	5	6	7	8	9	10	11
<i>Non-food</i>										
Pan, supari ..	..	1.14	1.05	1.26	1.05	0.96	1.38	0.95	0.61	1.08
Tobacco and products ..	..	2.21	1.61	2.31	2.96	2.69	2.78	4.49	5.20	2.65
Alcoholic beverages, etc. ..	..	0.97	0.59	1.08	2.63	3.08	2.17	0.19	0.88	1.58
Fuel and light ..	..	7.66	10.32	11.00	11.00	11.28	12.35	10.04	8.19	10.7
House rent, water charges, repairs, etc. ..	..	7.69	9.57	11.86	10.93	12.72	14.70	20.18	18.01	12.36
Furniture and furnishings ..	..	0.03	0.09	0.01	0.47	0.09	0.04	0.23	1.85	0.23
Household appliances, etc. ..	..	0.09	0.08	0.11	0.24	0.30	1.05	0.39	1.26	0.31
Household services ..	..	0.12	0.11	0.74	0.14	0.27	0.56	0.72	0.64	0.38
Clothing bedding and headwear ..	..	3.68	6.35	11.79	11.03	14.47	18.44	6.40	13.19	11.22
Footwear ..	..	..	0.25	0.42	0.08	1.08	1.89	0.16	1.63	0.76
Miscellaneous (laundry, etc.) ..	..	2.46	2.56	4.43	4.44	4.38	5.85	2.92	6.04	4.08
Medical care ..	..	2.89	3.09	3.44	3.87	4.29	10.04	3.97	4.60	4.31
Personal care ..	..	2.92	3.42	3.93	4.76	3.99	4.94	4.07	4.22	4.12
Education and reading ..	..	0.56	1.18	1.41	1.61	1.64	3.46	0.60	1.84	1.58
Recreation and amusement ..	..	1.01	0.90	1.74	1.64	1.89	2.39	1.36	4.41	1.73
Transport and communication ..	..	0.79	1.70	2.56	3.23	2.63	4.52	2.15	10.78	3.07
Subscription, etc. ..	..	0.19	0.43	1.41	0.91	2.40	5.02	1.10	1.36	1.58
Personal effects and miscellaneous expenses ..	..	0.07	0.21	0.38	0.18	0.34	1.88	0.28	1.13	0.47
Sub-total : non food ..	..	34.48	43.51	59.88	62.07	68.50	93.46	61.10	85.84	62.24
Total consumption expenditure ..	..	102.56	121.88	142.96	152.07	152.45	185.74	127.87	151.31	144.20
<i>Non-consumption expenditure</i>										
Taxes, interest and litigation ..	..	2.96	2.70	4.01	5.07	5.78	3.23	0.91	1.23	3.70
Remittance to dependants ..	..	..	0.02	1.96	3.14	1.69	2.83	3.45	18.20	2.85
Savings and investments ..	..	2.26	4.05	6.55	8.03	12.21	12.97	6.07	18.35	8.29
Debts repaid ..	..	3.51	13.32	12.07	9.83	11.04	14.26	10.87	14.86	11.97
Total non-consumption expenditure ..	..	8.73	20.69	24.59	26.07	30.72	33.29	21.30	52.64	26.81
Total disbursements ..	..	111.29	142.57	167.55	179.04	183.17	219.03	149.17	203.95	171.01

The proportion of expenditure on food to total consumption expenditure decreased with the increase in per capita income of the family, excepting in the per capita income classes of 'Rs. 20 to less than Rs. 25' and 'Rs. 50 to less than Rs. 65' where this proportion was more than that in the preceding per capita income class. It was about 66 per cent. in the per capita income class of 'Rs. 5 to less than Rs. 10' and about 43 per cent. in the per capita income class of 'Rs. 65 and above'. Taking individual sub-groups under the food group, the percentage expenditure on cereals and products decreased with the increase in per capita income of the family, excepting in the per capita income class M/S45DofLB5(a)

of 'Rs. 20 to less than Rs. 25' where the percentage expenditure on this item was more than that of the preceding per capita income class. The percentage expenditure on the remaining items of food fluctuated in different per capita income classes.

### 5.6. Food expenditure

One of the important results which can be derived from an analysis of family budgets is how the expenditure on a particular commodity varies with the level of family income. This relationship is generally termed the Engel Curve after Earnest Engel. The main results derived by Engel from his studies are set out below:

- (i) Food represents the largest single item of expenditure in the family budget.
- (ii) The proportion of expenditure devoted to food decreases as the level of living of the family increases.
- (iii) The proportion of expenditure on rent and clothing is approximately constant and that on 'luxury' items increases with a rise in the level of living.

Of the above propositions, the second is the most important since this had been confirmed repeatedly and is now known as the Engel's Law. It is customary to take variations in percentage expenditure on food to total expenditure to reflect roughly the variations in the level of living. An attempt has been made to analyse the distribution of families in each per capita income class and family size class by the percentage expenditure on food.

### 5-61. Analysis by per capita income classes

Expenditure on food depends on other factors besides income, and the size of the family is the most important among such factors. To eliminate the effect of the size of the family, therefore, analysis has been made in terms of per capita income classes instead of family income classes. Table 5·8 gives the percentage distribution of families in each monthly per capita income class by the percentage of expenditure on food to total expenditure.

### TABLE 5-8

*Percentage distribution of families in each per capita income class by percentage expenditure on food*

[illegible]

It will be seen that the percentage of families having significantly low percentage expenditure on food (less than 45 per cent.) is generally high in higher per capita income classes. Similarly the percentage of families recording appreciably higher percentage expenditure on food generally declines in the case of higher per capita income classes.

#### 5.62. Analysis by family size

While analysing the percentage expenditure on food vis-a-vis the family size it has to be borne in mind that broadly speaking, large-size families contain comparatively more earning members resulting in higher family income. This, however, is only a rough relationship and hence a percentage distribution of families with a certain percentage expenditure on food by size will be subject to the effects of variations in both family size and income. Subject to this, table 5.9 gives the percentage distribution of families in each family size class by percentage expenditure on food to total expenditure.

TABLE 5.9

*Percentage distribution of families in each family size class by percentage expenditure on food*

Percentage expenditure on food to total expenditure	Number of families (unestimated)	Family Size						All
		One	2 and 3	4 and 5	6 and 7	Above 7		
1	2	3	4	5	6	7		8
Below 45 .. ..	130	83.21	24.34	15.76	11.57	5.87		15.99
45—<50 .. ..	86	7.59	6.82	11.49	11.85	4.28		9.21
50—<55 .. ..	111	5.80	24.96	8.86	14.38	10.29		13.10
55—<60 .. ..	139	..	26.74	17.86	15.65	14.84		17.55
60—<65 .. ..	142	..	6.82	32.79	19.77	16.40		20.82
65—<70 .. ..	104	..	4.19	10.59	11.49	30.32		13.60
70 and above ..	62	3.40	6.13	2.65	15.29	18.00		9.73
Total .. ..	774	100.00	100.00	100.00	100.00	100.00		100.00
Percentage distribution of families .. ..	..	2.97	16.13	33.97	26.03	20.90		100.00
Number of families (unestimated) .. ..	..	20	128	250	227	149		774

About 83 per cent. of the single-member families spent less than 45 per cent. of the total consumption expenditure on food and only about 3 per cent. of such families spent 70 per cent. or more on food (no such family was reported to have spent 55 to 70 per cent. on food). As against this, only about 12 per cent. and 6 per cent. of the families consisting of 6 and 7 and above 7 members respectively spent less than 45 per cent. on food and similarly about 47 per cent. and 65 per cent. of corresponding families spent 60 per cent. or more on food. The influence of the size of the family is expected to be felt more markedly in case of end classes of percentage expenditure on food, i.e., less than 45 and 70 or more, which are appreciably lower or higher than the overall average percentage expenditure on food.



### 5.7. Proportion of families reporting expenditure on selected sub-groups

The percentage of families incurring expenditure on some of the selected sub-groups of consumption expenditure, or non-consumption outgo or capital outlay, often reveal a great deal about the expenditure habits of the population groups. Such figures by size of family are given in table 5.10

TABLE 5.10

*Percentage of families reporting expenditure on selected sub-groups by family size*

Item	Family size						All	Reporting families (unestimated)
	One	Two or three	Four or five	Six or seven	Above seven			
1	2	3	4	5	6	7	8	
Prepared meals and refreshments ..	100.00	81.26	85.47	73.59	77.78	80.52	635	
Non-alcoholic beverages ..	69.37	91.80	96.49	96.63	95.26	94.71	724	
Pan, supari ..	43.99	70.44	67.83	77.54	76.61	71.91	533	
Tobacco and tobacco products ..	75.28	76.25	75.58	74.81	74.52	75.25	573	
Alcoholic beverages ..	5.28	18.63	25.64	22.12	20.92	22.00	181	
Furniture and furnishings ..	8.13	2.80	3.74	1.85	2.88	3.05	27	
Household services ..	65.96	53.76	41.71	54.38	39.57	47.22	368	
Medical care ..	90.36	75.36	89.28	81.41	90.53	85.28	646	
Personal care ..	100.00	99.23	99.77	100.00	99.87	99.80	770	
Education and reading ..	5.34	29.88	31.68	44.39	36.38	36.32	337	
Recreation and amusement ..	88.30	54.63	61.45	48.15	62.89	57.98	477	
Transport and communication ..	88.02	74.15	68.43	65.77	71.14	69.81	524	
Remittance to dependants ..	51.51	18.12	14.10	13.76	6.00	14.08	117	
Savings and investments ..	81.97	77.58	84.81	83.01	84.84	83.10	686	
Debts repaid ..	54.59	28.14	39.07	40.08	42.54	38.75	264	

Taking families of all sizes together, nearly all families incurred expenditure on personal care whereas on furniture and furnishings only a very few families (about 3 per cent.) were incurring any expenditure. A large proportion of the families surveyed were noticed spending on non-alcoholic beverages, medical care, prepared meals and refreshments, tobacco and tobacco products, pan and supari and transport and communication. The percentages of families reporting expenditure on these items were about 95, 85, 81, 75, 72 and 70 respectively. Expenditure on recreation and amusements, household services and education and reading was reported by about 58, 47 and 36 per cent. of the families respectively. Twenty two per cent. of the families reported expenditure on alcoholic beverages also. It is noticed that in case of single-member families, all families surveyed were used to have prepared meals and refreshments. The percentage of such families was also quite high (about 88 per cent.) in the matter of expenditure on recreation and amusements.

About 83 per cent. of the families were either saving or investing some amount and the percentage of families in different sizes varied from 78 to 85. On the other hand, remittances to dependants were reported by 14 per cent. of the families only when all sizes of families were taken together. As regards the position in different sizes, the percentages of families who remitted to dependants decreased with an increase in the size of family. Repayment of debts was made on the whole by about 39 per cent. of the families surveyed.

## CHAPTER 6

### FOOD CONSUMPTION AND NUTRITION

#### 6.1. Quantities of food consumed

Food consumption is an important indicator of the level of living. Detailed data on quantities consumed of different items of food, drink and tobacco (excluding 'prepared meals and refreshments' for which it was not possible to obtain quantitative data) were obtained from the sampled families. The quantities of various items consumed, on an average, per family per month are presented in table 6.1.

TABLE 6.1

*Average quantity consumed per family per month by items*

Item	Standard unit (Quantity)	Number of families reporting* (unestimated)	Average quantity con- sumed per family
1	2	3	4
<i>Food, beverages, etc.</i>			
<i>Cereals and products</i>			
Rice .. .. .	kg.	758	42.13
Wheat .. .. .	"	536	5.70
Wheat atta .. .. .	"	21	0.12
Jowar .. .. .	"	2	0.04
Barley .. .. .	"	1	0.00
Pea .. .. .	"	1	0.00
Ragi .. .. .	"	562	19.31
Ragi atta .. .. .	"	2	0.04
Gram .. .. .	"	6	0.01
Small millets .. .. .	"	8	0.05
Small millets atta .. .. .	"	1	0.01
Chira, muri, kholi .. .. .	"	1	0.00
Other rice products .. .. .	"	30	0.28
Maida .. .. .	"	18	0.06
Suji, rawa .. .. .	"	133	0.33
Bread .. .. .	"	33	0.09
Cake and pastry .. .. .	"	2	0.00
Biscuit .. .. .	"	35	0.04
Other wheat products .. .. .	"	2	0.01
Other cereals .. .. .	"	5	0.03

\*The figures in column 3 relate to those families only which had reported figures on quantity of various items consumed.

TABLE 6.1—*contd.*

1	2	3	4
<i>Pulses and products</i>			
Arhar .. .. .	kg.	747	4.20
Gram .. .. .	"	442	0.95
Moong .. .. .	"	156	0.24
Masur .. .. .	"	29	0.06
Urd .. .. .	"	246	0.61
Khesari .. .. .	"	10	0.03
Pea .. .. .	"	111	0.14
Other pulses .. .. .	"	198	0.49
Pulse products .. .. .	"	4	0.01
<i>Oilseeds, oils and fats</i>			
Mustard oil .. .. .	"	3	0.01
Coconut oil .. .. .	"	14	0.02
Gingelly oil .. .. .	"	58	0.13
Groundnut oil .. .. .	"	702	1.54
Other vegetables oils .. .. .	"	34	0.03
Vanaspati .. .. .	"	48	0.06
Margarine .. .. .	"	..	..
Oil seeds .. .. .	"	6	0.01
<i>Meat, fish and eggs</i>			
Goat meat .. .. .	"	116	0.36
Beef .. .. .	"	5	0.00
Mutton .. .. .	"	527	1.52
Pork .. .. .	"	2	0.00
Buffalo meat .. .. .	"	1	0.00
Poultry .. .. .	no.	2	0.00
Fresh fish .. .. .	kg.	74	0.16
Dry fish .. .. .	"	20	0.03
Eggs-hen .. .. .	no.	146	2.39
Eggs-duck .. .. .	"	1	0.03
<i>Milk and products</i>			
Milk-cow .. .. .	l	688	11.12
Milk-buffalo .. .. .	"	30	0.54
Curd .. .. .	kg.	256	1.87
Lassi .. .. .	"	1	0.15
Ghee-cow .. .. .	"	141	0.12
Ghee-buffalo .. .. .	"	4	0.00
Butter .. .. .	"	227	0.21
Powdered milk .. .. .	"	9	0.00
Other milk and milk products .. .. .	"	5	0.02
<i>Condiments and spices</i>			
Salt .. .. .	"	769	2.65
Turmeric .. .. .	g.	560	96.69
Chilly-green .. .. .	"	289	548.08
Chilly dry .. .. .	"	668	603.95
Tamarind .. .. .	"	718	1038.66
Onion .. .. .	kg.	745	3.01
Garlic .. .. .	g.	361	150.11
Coriander .. .. .	"	660	783.34
Ginger .. .. .	"	53	17.96
Pepper .. .. .	"	508	53.07
Methi .. .. .	"	182	37.09
Saffron .. .. .	"	1	0.00
Mustard .. .. .	"	647	124.92
Jira .. .. .	"	598	57.62
Cloves .. .. .	"	28	2.33
Elachi .. .. .	"	22	4.67
Mixed spices .. .. .	"	233	88.18
Other spices .. .. .	"	41	15.40

TABLE 6.1—*contd.*

1	2	3	4
<i>Vegetables and products</i>			
Potato .. .. .	kg.	741	2.32
Muli, turnip, etc. .. .. .	"	412	0.74
Carrot, beet .. .. .	"	205	0.30
Arum .. .. .	"	..	..
Other root vegetables .. .. .	"	9	0.02
Brinjal .. .. .	"	728	2.32
Cauliflower .. .. .	"	262	0.31
Cabbage .. .. .	"	271	0.85
Jack fruit .. .. .	"	1	0.00
Ladies finger .. .. .	"	153	0.40
Tomato .. .. .	"	699	3.05
Cucumber .. .. .	"	25	0.00
Pumpkin .. .. .	"	7	0.02
Gourd .. .. .	"	43	0.19
Karela .. .. .	"	9	0.01
Bean .. .. .	"	513	1.75
Pea .. .. .	"	4	0.01
Other non-leafy vegetables .. .. .	"	23	0.04
Palak .. .. .	"	3	0.00
Amaranth, chalai .. .. .	"	270	1.07
Methi .. .. .	"	20	0.01
Other leafy vegetables .. .. .	"	246	1.23
Pickles and preservatives .. .. .	"	3	0.77
Other vegetable products .. .. .	"	11	0.07
<i>Fruits and products</i>			
Banana, plantain .. .. .	no.	460	11.33
Orange .. .. .	"	164	2.51
Lemon .. .. .	"	39	0.33
Mango .. .. .	"	15	0.09
Jack fruit .. .. .	"	..	..
Pineapple .. .. .	"	3	0.07
Water melon .. .. .	"	2	0.02
Coconut .. .. .	"	670	3.52
Cashew nut .. .. .	kg.	1	0.00
Apple .. .. .	"	2	0.01
Kharbooza .. .. .	"	14	0.07
Dried fruits .. .. .	"	3	0.00
Other fruits .. .. .	"	41	0.28
Jams and jellies .. .. .	"	1	0.00
Other fruit products .. .. .	"	3	0.01
<i>Sugar, honey, etc.</i>			
Sugar crystal .. .. .	kg.	570	1.97
Sugar deshi .. .. .	"	2	0.00
Gur .. .. .	"	572	2.22
Honey .. .. .	"	2	0.00
<i>Pan, supari</i>			
Pan-leaf .. .. .	no.	502	210.78
Pan-finished .. .. .	"	4	0.01
Supari .. .. .	g.	491	112.44
Lime .. .. .	"	31	6.88
Katha .. .. .	"	27	8.05
Others .. .. .	"	1	0.12

TABLE 6.1—*concl'd.*

1	2	3	4
<i>Tobacco and products</i>			
Bidi .. .. .	no.	396	289.45
Cigarettes .. .. .	"	142	43.64
Zarda, kimam, surti .. .. .	g.	8	2.68
Cigar, cheroot .. .. .	no.	5	0.48
Chewing tobacco .. .. .	g.	11	2.92
Leaf tobacco .. .. .	"	28	8.63
Hukka tobacco prepared .. .. .	"	8	4.32
Snuff .. .. .	"	38	3.03
Others .. .. .	"	4	3.03
<i>Alcoholic beverages</i>			
Toddy, neera .. .. .	Pint	67	1.77
Country liquor .. .. .	"	23	0.88
Beer .. .. .	"	26	0.53
Refined liquor, etc. .. .. .	"	4	0.01
<i>Non-alcoholic beverages</i>			
Tea-leaf .. .. .	kg.	176	0.07
Coffee powder or seed .. .. .	"	644	0.29
Cocoa .. .. .	"	3	0.00
Others .. .. .	"	..	..

g.-gram, l.-liter, kg.-kilogram, no.-number.

The quantity of cereals and cereal products consumed, on an average, by a working class family per month was 68.25 kg. Of this, the major portion (42.13 kg.) was accounted for by rice alone. The average size of a family in terms of equivalent adult consumption units was 4.38 and hence the quantity of cereals consumed per adult consumption unit per day worked out to about 0.51 kg. only. Besides 68.25 kg. of cereals and products, the average family consumed 6.85 kg. of pulses and pulse products, 11.66 l. of milk and 2.37 kg. of milk products, 1.80 kg. of oils and fats, 2.07 kg. of meat, fish and eggs (excluding eggs for which quantity figures in weights were not available), 9.28 kg. of condiments and spices, 15.54 kg. of vegetables and vegetable products and 4.19 kg. of sugar, honey, etc. Apart from these, there was some consumption of fruits and fruit products which could not be reduced to weight and of prepared meals, etc., for which quantity data could not be collected. The above is a broad picture of quantities of food stuffs consumed, on an average, by a family of industrial workers in Bangalore.

Among items of pan-supari, tobacco, alcoholic and other beverages, an appreciable consumption of pan leaf, supari, cigarettes, tobacco and coffee powder or seed was recorded.

## 6.2. *Analysis of nutrition contents*

In collaboration with the Nutrition Research Laboratories, Government of India, an evaluation of the nutritive contents of the food stuffs consumed, on an average, by a working class family in Bangalore was attempted on the basis of data presented in table 6.1 keeping in view the age-sex composition of an average family. In the analysis, the following assumptions were made while calculating the nutritive requirements of the various age groups :—

1. The caloric requirement for the age-group below 5 years was assumed to be 1,150 per child per day and for the age-group of 5-14 years at 2,000. The male manual workers were assumed to be moderately active requiring 2,800 calories per day. They were mainly factory workers. Most of their occupations would require less than 5 cal/kg/hour and a good number even less than 3. All women falling in the age group of 15—54 years were assumed to require 2,300 calories to allow for activity, pregnancy and lactation requirements. All other persons were assumed to lead a sedentary life.

2. Children below 5 years were assumed to require about 42 g. protein per day and children between 5-14 years, 63g. Adult men required 55 g. protein per day while adult women were assumed to require 45 g. of protein. Of the women between 15-54 years, one-third were assumed to be pregnant or nursing and their protein requirements were calculated at 100 g. per day.

3. The calcium requirements of children upto 15 years were assumed to be 1.25 g. per day and the pregnant or nursing women were assumed to require 1.75 g. per day. The calcium requirement of the rest was assumed to be 1.00 g.

4. Iron requirement of pregnant or nursing women was assumed to be 30 mg. per day while for the rest it was assumed to be 20 mg. per day.

5. The vitamin BI requirement was calculated at 0.5 mg. per 1,000 calories.

6. No authentic data on nutritive contents of meals taken in restaurants, cafeterias, etc., are available. However, it has been calculated while planning low cost menus that Re. 0.75 worth meal may provide 2,500 calories and 65 g. of protein. Allowing for a little profit margin for the commercial catering establishments, it has been assumed that Re. 1 worth meal will provide about 2,500 calories and 65 g. of protein. No assumption has been made with regard to other nutrients.

The following table gives the nutritive value of the food-stuffs consumed, on an average, by a working class family as well as the quantity recommended for consumption by the Nutrition Research Laboratories, in terms of different nutrients.

TABLE 6.2

*Nutritive value of food stuffs consumed, on an average, by a working class family*

Nutrients					Quantity consumed per day per family	Quantity recommended
Calories	..	..	..	..	10,995	11,670
Protein	..	..	..	..	279 g.	313 g.
Fat	..	..	..	..	138 g.	..
Calcium	..	..	..	..	4.3 g.	6.5 g.
Iron	..	..	..	..	166 mg.	115 mg.
Vitamin A	..	..	..	..	9,252 i.u.	19,425 i.u.
Vitamin B1	..	..	..	..	7.1 mg.	5.8 mg.
Vitamin C	..	..	..	..	273 mg.	278 mg.
Nicotinic acid	..	..	..	..	56 mg.	..
Riboflavin	..	..	..	..	3.0 mg.	..

g grams, mg.=milligrams, i.e.=international unit.

From the above it would appear that increased intake of pulses, leafy vegetables, fruits, like guava and mango and intake of at least skimmed milk by children, pregnant and nursing women will help to overcome the deficiencies in respect of Vitamin A, calcium and proteins.

## CHAPTER 7

### BUDGETARY POSITION

#### 7.1. *Introductory*

The two sides of the family balance sheet are receipts and disbursements. It may be recalled here that disbursements include money expenditure for current living and also amount spent to increase assets or decrease liabilities, and receipts include money income (and imputed money value of items consumed without money outlay) as well as funds which are obtained through decreasing assets or increasing liabilities. Theoretically, the two sides of the balance sheet should exactly tally for each sampled family. In practice, however, data on receipts and disbursements collected in the course of family living surveys seldom show such exact correspondence. There is always a gap between the two which may be called the balancing difference. The reasons for the gap are several. Data are collected from the sampled families for one whole month generally in one interview. It is hardly possible to obtain exact figures from families so as to get a perfect account of the receipts and disbursements. Many factors such as recall lapses, end-period effects, deliberate concealment or distortion of certain items of income and expenditure on the part of informants, etc., come into play in the process of collection of data. Moreover, in the present survey only the value of articles of food, drink, tobacco and fuel and light actually consumed during the month was taken on the disbursement side and not the amount spent on the purchase of the goods as such during that particular month. Net income from "family members enterprise account" could only be approximate because of difficulties of accounting. On account of all these factors, an exact balance between average receipts and disbursements per family cannot be expected in the data.

Table 7.1 gives the average receipts and disbursements by monthly family income classes and also the net balancing difference between the two.

TABLE 7.1  
*Average receipts, disbursements and balancing difference by family income classes*

Monthly family income class (Rs.)				Percent- age of families to total	Average receipts per family per month (Rs.)	Average disburse- ments per family per month (Rs.)	Net bal- ancing difference + or - (Rs.)
1				2	3	4	5
Less than 30	..	..	..	0.14	40.00	32.82	+7.18
30 to less than 60	..	..	..	3.11	73.70	79.85	-6.15
60 to less than 90	..	..	..	22.63	111.13	126.68	-15.55
90 to less than 120	..	..	..	37.92	136.40	151.59	-18.10
120 to less than 150	..	..	..	14.33	161.50	181.32	-16.82
150 to less than 210	..	..	..	13.28	216.58	223.66	-7.08
210 and above	..	..	..	8.54	300.39	298.25	+2.14
Total				100.00	157.32	171.01	-13.69



Taking all income classes, the net balancing difference was—Rs. 13·69 or 8·7 per cent. of the total receipts. Except for the first and the last income classes the net balancing difference was negative, i.e., receipts were less than disbursements.

### 7·2. Budgetary position by family income

The existence of a balancing difference, as discussed above, has to be kept in view in studying the relationship between current money income and money expenditure for current living, i.e., the budgetary position of the families. The term "current money income" has been taken to include income from paid employment, self-employment and other income such as rent from land, houses, pension, cash assistance, gifts, concessions, interest and dividends, chance games and lotteries, while "money expenditure for current living" has been taken to include all items of consumption expenditure and disbursements on account of remittances to dependants and taxes, interest on loans, and litigation. According to definitions adopted in this Report, these terms will be referred to simply as income and expenditure. The budgetary position for groups of families at successive income levels measures the changing relationship between income and expenditure along the income scale and brings to light the prevalence of spending financed through deficit or the extent of surpluses. Such data are presented in table 7·2.

TABLE 7·2  
*Budgetary position by family income classes*

Item	Monthly family income class (Rs.)							
	<30	30— <60	60— <90	90— <120	120— <150	150— <210	210 and above	All
1	2	3	4	5	6	7	8	9
Average monthly income per family ..	20·00	47·27	78·77	103·63	132·23	178·90	266·91	124·17
Average monthly expenditure per family	32·82	75·55	113·58	135·72	163·88	196·38	252·90	150·75
<i>Monthly balance</i>								
Percentage of families recording surplus* to total families ..	..	0·18	1·44	5·96	6·05	5·43	5·06	24·12
Percentage of families recording deficit to total families ..	0·14	2·93	21·19	31·96	8·33	7·85	3·48	75·88
Average surplus (+) or deficit (—) per family ..	..	—12·82	—28·28	—34·81	—32·09	—31·65	—17·48	+14·01
								—26·58

\*Zero balance is considered as surplus.

Of the total families surveyed, about 76 per cent. had deficit budgets while the remaining 24 per cent. had balanced or surplus budgets. Except the highest income class, all other income classes had, on the average, deficit budgets.

### 7·3. Budgetary position by family composition

Table 7·3 gives the budgetary position of the families by family types in terms of the number of adults and children in the family.

TABLE 7.3

*Budgetary position by family composition*

Item	Family composition (in terms of adults/children)					
	1 adult	1 adult and children (one or more)	2 adults	2 adults and 1 child	2 adults and 2 children	2 adults and more than 2 children
1	2	3	4	5	6	7
Percentage of families recording surplus* to total families .. ..	1.92	0.36	2.06	1.33	1.03	5.66
Percentage of families recording deficit to total families .. ..	1.05	0.20	6.24	3.87	4.54	16.60
Average amount of surplus (+) or deficit (—) (Rs.) per family over all families together ..	+4.47	+33.53	—11.11	—26.54	—39.31	—20.23

Item	Family composition (in terms of adults/children)				
	3 adults	3 adults and 1 child	3 adults and more than 1 child	Other fami- lies	All
1	8	9	10	11	12
Percentage of families recording surplus* to total families .. ..	0.34	2.55	2.94	5.93	24.12
Percentage of families recording deficit to total families .. ..	2.10	2.48	17.85	20.95	75.88
Average amount of surplus (+) or deficit (—) (Rs.) per family over all families together .. ..	—28.42	—22.05	—29.86	—36.87	—26.58

\*Zero balance is considered as surplus.

Taking all families, the net result was a deficit balance. Single-member families and families consisting of one adult and children (one or more) had, however, a surplus budget.

#### 7.4. *Distribution of families by income, expenditure and size*

Table 7.4 gives the percentage distribution of families in each monthly family income class and family size class by monthly expenditure,

TABLE 7.4

*Percentage distribution of families by income, expenditure and size*

Monthly family income class (Rs.)	Family size	Number of families (un-estimated)	Monthly family expenditure class (Rs.)				
			<60	60—<90	90—<120	120—<150	150—<210
1	2	3	4	5	6	7	8
<30	1	1	100.00	..	..	..	..
	2 & 3	..	..	..	..	..	..
	4 & 5	..	..	..	..	..	..
	6 & 7	..	..	..	..	..	..
	Above 7	..	..	..	..	..	..
	All	1	100.00	..	..	..	..
30—<60	1	2	100.00	..	..	..	..
	2 & 3	12	40.86	59.14	..	..	..
	4 & 5	9	30.24	30.90	12.81	26.05	..
	6 & 7	7	..	68.71	30.04	..	1.25
	Above 7	2	47.71	52.29	..	..	..
	All	32	33.37	47.83	10.03	8.53	0.24
60—<90	1	2	..	56.37	43.63	..	..
	2 & 3	46	4.29	20.00	42.08	17.78	11.42
	4 & 5	64	..	16.60	35.94	34.98	10.57
	6 & 7	48	1.68	45.26	23.08	14.42	13.31
	Above 7	11	..	..	46.51	7.88	45.61
	All	171	1.40	25.50	33.93	24.33	12.37
90—<120	1	3	..	33.26	27.05	..	39.69
	2 & 3	35	..	3.58	71.48	17.29	5.85
	4 & 5	95	..	4.51	44.83	21.93	26.69
	6 & 7	84	..	0.42	32.17	27.37	32.18
	Above 7	41	..	1.39	27.50	52.18	15.81
	All	258	..	2.70	41.41	30.31	21.74
120—<150	1	8	..	..	59.26	25.15	15.59
	2 & 3	19	..	2.35	27.63	18.77	38.06
	4 & 5	32	..	1.27	52.59	3.90	29.32
	6 & 7	26	..	..	14.46	18.87	54.50
	Above 7	25	..	5.08	1.70	17.66	31.21
	All	110	..	1.72	34.49	13.26	33.60
150—<210	1	2	..	..	..	..	100.00
	2 & 3	11	..	13.21	17.60	2.95	45.47
	4 & 5	34	..	..	21.41	8.10	50.88
	6 & 7	38	..	..	..	22.29	51.58
	Above 7	43	..	..	2.76	4.45	30.98
	All	128	..	1.17	8.74	10.15	44.36
210 and above	1	3	..	..	..	..	67.31
	2 & 3	4	..	..	..	..	100.00
	4 & 5	16	..	..	7.42	1.64	12.77
	6 & 7	24	..	..	..	..	23.07
	Above	27	..	..	5.26	..	18.69
	All	74	..	..	3.67	0.41	24.79
All	1	20	5.80	8.58	38.70	13.54	28.39
	2 & 3	128	4.74	12.47	46.90	14.91	15.87
	4 & 5	250	0.91	7.67	37.47	20.11	23.27
	6 & 7	227	0.42	13.03	20.50	19.24	30.65
	Above	149	0.68	2.02	16.00	28.21	2.05
	All	774	1.50	8.69	30.12	20.54	23.89
Number of families (Unestimated)			17	61	155	167	238

TABLE 7.4—*contd.*

Monthly family income class (Rs.)	Family size	Number of families (un-estimated)	Monthly family expenditure class (Rs.)			Percentage of families to total
			210— <300	300 and above	Total	
1	2	3	9	10	11	12
<30	1	1	..	..	100.00	0.14
	2 & 3	..	..	..	..	..
	4 & 5	..	..	..	..	..
	6 & 7	..	..	..	..	..
	Above 7	..	..	..	..	..
	All	1	..	..	100.00	0.14
30—<60	1	2	..	..	100.00	0.17
	2 & 3	12	..	..	100.00	1.02
	4 & 5	9	..	..	100.00	1.02
	6 & 7	7	..	..	100.00	0.60
	Above 7	2	..	..	100.00	0.30
	All	32	..	..	100.00	3.11
60—<90	1	2	..	..	100.00	0.23
	2 & 3	40	4.43	..	100.00	4.84
	4 & 5	64	1.91	..	100.00	10.46
	6 & 7	48	2.25	..	100.00	6.49
	Above 7	11	..	..	100.00	0.61
	All	171	2.47	..	100.00	22.63
90—<120	1	3	..	..	100.00	0.37
	2 & 3	35	1.80	..	100.00	6.73
	4 & 5	95	1.37	0.67	100.00	10.60
	6 & 7	84	6.78	1.08	100.00	10.26
	Above 7	41	3.12	..	100.00	9.96
	All	258	3.36	0.48	100.00	37.92
120—<150	1	8	..	..	100.00	1.61
	2 & 3	19	..	13.19	100.00	1.84
	4 & 5	32	10.87	2.05	100.00	5.90
	6 & 7	26	5.50	6.67	100.00	2.48
	Above 7	25	44.35	..	100.00	2.55
	All	110	13.30	3.69	100.00	14.38
150—<210	1	2	..	..	100.00	0.14
	2 & 3	11	20.77	..	100.00	1.18
	4 & 5	34	15.79	3.82	100.00	3.88
	6 & 7	38	19.18	6.95	100.00	3.58
	Above 7	43	48.85	12.96	100.00	4.50
	All	128	28.19	7.39	100.00	13.28
210 and above	1	3	32.69	..	100.00	0.45
	2 & 3	4	..	..	100.00	0.38
	4 & 5	16	69.96	8.21	100.00	2.11
	6 & 7	24	45.41	31.52	100.00	2.62
	Above 7	27	45.01	30.84	100.00	2.98
	All	74	48.68	22.45	100.00	8.54
All	1	20	4.99	..	100.00	2.97
	2 & 3	128	3.60	1.51	100.00	16.13
	4 & 5	250	9.06	1.51	100.00	33.97
	6 & 7	227	10.97	5.19	100.00	26.03
	Above 7	149	23.85	7.19	100.00	20.90
	All	774	11.65	3.61	100.00	100.00

Number of families  
(Unestimated)

97

39

774

Taking all income classes, as the size of the family increased a larger percentage of families in the large size classes fell in the higher expenditure classes.

It will be interesting to study what percentage of families in each size class and income class had to incur expenditure more than the income. Leaving the extreme size classes of 1 and more than 7 members and also the two income classes at either end, the position is summarised in table 7.5.

TABLE 7.5

*Summary distribution of families by income, expenditure and size for three middle sized classes*

Income class (Rs.)	Percentage distribution of families with different sizes in expenditure class above the income class			Percentage distribution of families with different sizes in expenditure class same as the income class			Percentage distribution of families with different sizes in expenditure class lower than the income class		
	2 & 3      4 & 5      6 & 7			2 & 3      4 & 5      6 & 7			2 & 3      4 & 5      6 & 7		
	2	3	4	5	6	7	8	9	10
60—<90	45.71	83.40	53.06	20.00	16.60	45.26	4.29	..	1.68
90—<120	24.94	50.66	67.41	71.48	44.83	32.17	3.58	4.51	0.42
120—<150	51.25	42.24	66.67	18.77	3.90	18.87	29.98	53.86	14.46

In the income class 'Rs. 60 to less than Rs. 90' the percentage of families with expenditure more than their income was the highest in the size class '4 and 5.' In other two size classes also, viz., '2 and 3' and '6 and 7' the percentage of such families was considerable. The percentage of such families was the highest in the size class '6 and 7' in case of the other two income classes.

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**PART II**  
**(LEVEL OF LIVING)**

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## CHAPTER 8

### LEVEL OF LIVING

#### 8.1. *Concept of level of living*

In Part I, data have been presented mainly on the economic and material aspects of the level of living, e.g, income and expenditure of working class families (as defined for the purpose of this survey) in Bangalore. The concept of level of living, however, does not merely end with the satisfaction of material wants; it embraces all types of 'material' and 'non-material' wants. It expresses, in a large measure, a state of mind as a result of participation in 'non-material' aspects of life as well as the level of consumption of material goods and services. So far as consumption of material goods is concerned, the level of living refers to the quantitative and qualitative consumption of goods and services. The actual consumption of the items will depend upon the tastes and habits of the person or family in question and on the relative prices prevalent in the market to which he/it has access. The non-material elements entering into the concept of the level of living cover the whole field of desires and values for which a man may care-desires for particular types of food, drink, housing, clothing, etc.; for educational, cultural and recreational facilities; for opportunity to do the kind of work that is satisfying to him; for safeguards against the risks of illness, unemployment and old age, etc. These 'non-material' aspects in their turn are dependent to a great extent on social policy and climate and several other factors which naturally differ from society to society and individual to individual. A study of the non-material aspects of level of living can, therefore, most meaningfully be made for a compact group of population living under almost similar conditions.

Taking the broad concept of the level of living as discussed above, an attempt was made to collect information on certain additional items considered significant for the study of this concept for the working class population in India. This was the first attempt of its kind in this country and hence it was made on a limited scale. The information on these additional items was collected in a separate schedule (Schedule 'B') from an independent smaller sample of families. The additional aspects of level of living which were covered were : —

- (a) Sickress;
- (b) Education;
- (c) Conditions of work, awareness of rights, trade unionism and social security;
- (d) Employment and service conditions;
- (e) Housing conditions and situation of the house in the context of social amenities;
- (f) Indebtedness; and
- (g) Savings and assets and inventory of a few durable items.



## 8.2. *Scope of Schedule 'B'*

The purpose of the enquiry in Schedule 'B' was a study of the aspects of living other than income and expenditure. These aspects were selected so as to enable an assessment being made of the physical well-being, satisfaction of cultural wants, participation in community activities, enjoyment of social rights, etc. The object was not only to obtain some quantitative indicators of level of living but also to get a qualitative idea of the conditions in which the families lived, the difficulties they experienced, their likings and interests, etc. For example, under the head 'Sickness' information was obtained on how the families were affected when there was an incidence of sickness. Similarly, under 'Education' information was collected not only about levels of literacy but also about interests of families in the matter of acquiring education and difficulties in the way. Under the head 'Conditions of work, awareness of rights, trade unionism and social security' details were collected about the extent to which the workers were in a position to enjoy the rights and privileges accruing to them from their employment. Under other heads also an attempt was made to collect information on both quantitative and qualitative aspects.

The data were collected by the Interview Method from the members of the sampled families. The Investigators were instructed to probe at great length into the replies given before filling in the schedule. It has to be recognised, however, that in a survey of this type, particularly when this part of the survey was the first of its kind in India, a large element of non-sampling error, e.g., Investigator and informant bias, arising out of interview and response, is bound to creep into the data collected. For instance, the information relating to conditions of repairs, sewage and ventilation arrangements in Chapter 11 and condition of work places, welfare amenities provided to workers and awareness of provisions of labour laws on the part of the workers in Chapter 12 is based on the opinions of different Field Investigators and/or the sampled workers. As such, the information relating to these aspects is of subjective nature and this could at best be considered to give only a broad picture. Moreover, the data being based on a relatively small sample (240 families), are also subject to a large sampling error. These limitations have to be carefully borne in mind while going through the analysis presented in this part of the Report. In all Chapters of this part of the Report, unestimated distributions, i.e., distributions as obtained from the sample itself, are presented without any attempt to build up population estimates.

## CHAPTER 9

### EDUCATIONAL INTERESTS

#### 9.1. General education

Data were collected on educational standards, etc., of the members of the sampled working class families who were aged 5 years and above. Table 9.1 shows the distribution of members receiving and not receiving education by family income classes. Table 9.2 shows distribution of members not receiving education, separately for children (5—14 years) and others, by reasons and income classes.

TABLE 9.1

*Distribution of persons (aged 5 years and above) by income and educational standard*

Items	Monthly family income class (Rs.)			
	<60	60— <120	120 and above	All
1	2	3	4	5
Actual number of persons in sampled families (aged 5 years and above) .. ..	22	661	401	1,084
Percentage to total .. ..	2.04	60.98	36.98	100.00
<b>(A) All persons</b>				
Percentage receiving education .. ..	9.09	21.28	31.08	24.65
Percentage not receiving education .. ..	90.91	78.72	68.92	75.35
Total .. ..	100.00	100.00	100.00	100.00
<b>(B) Children</b>				
Percentage receiving education .. ..	12.50	63.02	76.43	67.35
Percentage not receiving education .. ..	87.50	36.98	23.57	32.65
Total .. ..	100.00	100.00	100.00	100.00
<b>All persons receiving education</b>				
Percentage receiving education in primary schools .. ..	50.00	72.14	63.71	68.05
Percentage receiving education in secondary schools .. ..	50.00	25.72	21.77	24.06
Percentage receiving education in other educational institutions .. ..	..	2.14	14.52	7.89
Total .. ..	100.00	100.00	100.00	100.00

TABLE 9-2

*Percentage distribution of persons—children and others—not receiving education by reasons and family income*

Reasons for not receiving education	Monthly family income class (Rs.)							
	<60		60—<120		120 and above		All	
	Children	Others	Children	Others	Children	Others	Children	Others
1	2	3	4	5	6	7	8	9
Not reporting ..	42.86	15.39	8.45	2.91	21.21	10.74	14.42	5.84
Financial difficulties	42.86	53.85	78.88	80.31	45.46	67.77	66.67	75.50
Lack of facilities ..	14.28	15.38	1.41	3.58	..	2.07	1.80	3.28
Domestic difficulties	..	..	..	7.16	6.06	5.78	1.80	6.55
Attending to family enterprise ..	..	7.69	..	4.25	3.03	7.02	0.90	5.27
Lack of interest ..	..	..	5.63	1.34	3.03	3.31	4.50	1.99
Others ..	..	7.69	5.63	0.45	21.21	3.31	9.91	1.57
Total ..	100.00	100.00	100.00	100.0	100.00	100.00	100.00	100.00

Of all the family members aged 5 years and above, about 25 per cent. were receiving education and the rest (about 75 per cent.) were not receiving education. The percentage of children of 5 to 14 years of age receiving education was about 67. Of the total members receiving education, about 68 per cent. were studying in primary schools, about 24 per cent. in secondary schools and the remaining about 8 per cent. were receiving education through other institutions, e.g., colleges, universities, technical institutions, literary centres, etc. The main reason for members not receiving education was reported to be financial difficulties.

### 9.2. Skill and technical training

Information was also obtained from individual members of the sampled families on possession of skill, technical education or training being received and type of technical training desired. As for skill acquired through family tradition and not through formal education or training, 61 persons reported possession of such skill, 27 members had received or were receiving technical education or training as fitters, tailors, motor mechanism and electricians. Desire for technical education and training was expressed by 14 members and the occupations or vocations which they had in view were general mechanism, fitting, motor mechanism, aeronautical engineering, etc.

## CHAPTER 10

### SICKNESS AND TREATMENT

#### 10.1. *Introductory*

The data collected under this head were not intended to serve the purpose of a sickness survey as such—they were mainly intended to throw some broad light on how the working class families were affected by the incidence of sickness. No rigid definition of sickness was, therefore, attempted and the informants were asked to report all cases which they considered as sickness. Thus, even if petty cases of sickness, *e.g.*, headache, were reported, they were taken into account. In respect of each member of the family, information was collected on each case of sickness during the reference period of 60 days preceding the date of survey of the family. For each case of sickness, details were sought on the type of sickness, consequences, duration, details of treatment taken and source from which assistance, if any, was received. To ascertain the duration of sickness and treatment, the date of commencement and date of recovery from the sickness during the reference period only were taken into consideration.

The broad types of sickness, *e.g.*, digestive diseases, cold, etc., were recorded by the Investigator on the basis of reports of the informants themselves because in many cases no medical aid was called for and no attempt at diagnosis was made. If several diseases were involved in a particular case, the main disease was recorded. For gainfully occupied persons, information was also collected on consequences of sickness, *i.e.*, whether work was stopped or not.

#### 10.2. *Treatment and consequences of sickness*

Table 10.1 shows the percentage distribution of cases of sickness during the reference period of 60 days by type, duration, type of treatment, source of assistance and consequences on the gainfully employed members. In all, there were 89 cases of sickness reported among 1,277 members of the sampled families.

TABLE 10.1

*Distribution of cases of sickness by (a) type, (b) duration, (c) type of treatment, (d) source of assistance received and (e) consequences*

(a) <i>Type of sickness</i>						Percentage of cases
Dysentery, diarrhoea, stomach trouble	..	..	..	..	..	16.85
Fever	..	..	..	..	..	39.33
Small-pox, plague, cholera	..	..	..	..	..	2.25
Respiratory diseases	..	..	..	..	..	4.49
Cough and cold	..	..	..	..	..	2.25
Other diseases	..	..	..	..	..	34.83
Total						100.00

TABLE 10.1—*contd.*

						Percentage of cases
<i>(b) Duration (during the reference period)</i>						
Not reporting	..	..	..	..	..	1.12
Below 7 days	..	..	..	..	..	26.97
7 days to below 15 days	..	..	..	..	..	31.46
15 days to below 30 days	..	..	..	..	..	16.85
30 days to below 60 days	..	..	..	..	..	10.11
60 days	..	..	..	..	..	13.49
Total						100.00
<i>(c) Type of treatment</i>						
Not reporting	..	..	..	..	..	1.12
No treatment	..	..	..	..	..	3.37
Self treatment	..	..	..	..	..	..
Ayurvedic treatment	..	..	..	..	..	15.73
Unani treatment	..	..	..	..	..	1.12
Homoeopathic treatment	..	..	..	..	..	3.38
Allopathic treatment	..	..	..	..	..	75.28
Total						100.00
<i>(d) Source of assistance</i>						
Not reporting	..	..	..	..	..	25.84
No assistance received	..	..	..	..	..	57.31
Friends and relatives	..	..	..	..	..	10.11
Money lender	..	..	..	..	..	6.74
Total						100.00
<i>(e) Consequences for gainfully occupied members of families</i>						
Work and normal diet stopped	..	..	..	..	..	46.67
Only work stopped	..	..	..	..	..	30.00
Only normal diet stopped	..	..	..	..	..	3.33
None stopped	..	..	..	..	..	20.00
Total						100.00

The distribution of cases by duration of sickness showed that in about 58 per cent. of the cases, the sickness lasted for less than 15 days. In about 75 per cent. of the cases, Allopathic treatment was taken. Taking the cases of sickness among the gainfully occupied members of the families, in about 77 per cent. of the cases, the sickness resulted in abstention from work. The average duration of such absence was about 9 days.

## CHAPTER 11

### HOUSING CONDITIONS

#### 11.1. *Introductory*

Detailed data about the condition of housing connected with the dwelling, mess, hotel or residential house of the sampled working class families were collected under this head. Information was also collected about the condition of the building in which the dwelling was located, about rooms and verandah of the dwelling, about water supply, bath, kitchen and latrine and about the location of the dwelling.

#### 11.2. *Condition of building*

Table 11.1 shows the general characteristics of the building, such as type of building, ownership or type of landlord, type of structure, condition of repairs and arrangements for sewage and ventilation.

TABLE 11.1

*Distribution of families by general characteristics of the building in which dwellings were located*

(a) <i>Type of building</i>		Percentage of families	(b) <i>Ownership or type of landlord</i>		Percentage of families
Chawl/bustee		60.00	Employer	..	12.50
Flat .. ..	..	16.25	Self .. ..	..	12.92
Independent building	..	22.92	Private .. ..	..	69.58
Others .. ..	..	0.83	Public bodies	..	5.00
Total	..	100.00	Total	..	100.00
(c) <i>Type of structure</i>			(d) <i>Condition of repairs</i>		
Not reporting ..	..	0.42	Not reporting ..	..	0.42
Permanent kutcha	..	9.17	Good .. ..	..	39.17
Permanent pucca ..	..	74.58	Moderately good	..	47.08
Temporary kutcha ..	..	5.83	Bad .. ..	..	13.33
Temporary pucca ..	..	10.00	Total	..	100.00
Total	..	100.00			
(e) <i>Sewage arrangements</i>			(f) <i>Ventilation arrangements</i>		
Satisfactory .. ..	..	48.75	Not reporting ..	..	0.83
Moderately satisfactory	..	32.08	No ventilation ..	..	0.42
Unsatisfactory .. ..	..	19.17	If ventilation—		
Total	..	100.00	(i) Good .. ..	..	45.00
			(ii) Bad .. ..	..	12.50
			(iii) Tolerable ..	..	41.25
			Total	..	100.00

A major portion of the sampled families was living in chawls/bustees. Only about 23 per cent. were residing in independent buildings and about 16 per cent. in flats. Other types of accommodation were occupied by one per cent. of the sampled families. A very small portion (12 per cent.) of the sampled families were living in buildings provided by the employers. The percentage of families living in private buildings and in self-owned buildings was about 70 per cent. and about 13 per cent. respectively and that living in buildings of public bodies was about 5 per cent. only. The structure of the building was pucca, *i.e.*, with walls built of cement, bricks, concrete or stone in about 85 per cent. of the cases. About 15 per cent. of the families were living in kutcha buildings.

### 11.3. Condition of dwelling

Table 11.2 gives the condition of dwellings occupied by the sampled families, such as number of living rooms, provision of kitchen, store, bath and verandah, type of lighting, source of water supply, provision and type of latrine, etc. For the purpose of the survey, a living room was defined as one which would exclude kitchen, store, etc., if separate kitchen, store, etc., existed in the dwelling. For sources of water supply, if more than one source was being used, the one used most was taken into consideration.

TABLE 11.2

#### *Distribution of dwellings by various characteristics*

(a) Number of living rooms in dwelling				Percentage of dwellings	(b) Lighting type				Percentage of dwellings
One	..	..	..	76.67	Electricity	..	..	..	31.66
Two	..	..	..	17.92	Kerosene	..	..	..	68.34
Three	..	..	..	3.75					
More than three	..	..	..	1.66					
Total				..	Total				..
				100.00					100.00
(c) Provision of kitchen					(d) Number of stores				
Kitchen provided				..	No store				..
Where not provided, using				..	One				..
(i) Room in common use with other families				..					..
(ii) Part of living room				..					..
(iii) Covered or uncovered verandah..				..					..
(iv) No specific part of the house				..					..
(v) Not needed				..					..
(vi) Not reporting				..					..
Total				..	Total				..
				100.00					100.00

TABLE 11.2—*contd.*

		Percentage of dwellings			Percentage of dwellings
<b>(e) Provision of bath room</b>			<b>(f) Provision of covered verandah</b>		
No bath provided ..	..	26.66	Not reporting ..	..	1.25
Where provided :			(i) Provided ..	..	12.50
(i) In individual use ..	..	38.34	(ii) Not provided ..	..	86.25
(ii) In common use ..	..	35.00			
Total ..		100.00	Total ..		100.00
<b>(g) Source of water supply</b>			<b>(h) Provision of latrine</b>		
Tap provided—			No latrine ..	..	8.76
(i) In dwelling ..	..	14.17	In individual use ..	..	14.58
(ii) Outside dwelling ..	..	76.15	In common use with other families		76.66
Well (with or without hand pump)		9.58			
Total ..		100.00	Total ..		100.00
<b>(i) Type of latrine</b>					
Not reporting ..	..	0.55			
Flush system ..	..	61.41			
Septic tank system ..	..	8.15			
Manually cleaned ..	..	29.89			
Total ..		100.00			

It would be seen that a majority of the families were living in dwellings having one living room with provision for kitchen, bath-room and without provision for store room. In a majority of dwellings there were arrangements for tap water supply, though outside the dwellings, and common latrines having flush system.

#### 11.4. Distance of dwellings from important places

Information was also collected about the important places usually visited by workers and their families and the distance of such places from the dwellings. The intention was to find out whether essential needs and amenities were easily available to the workers and their families in nearby places. Table 11.3 gives the names of important places and percentage distribution of families visiting the places by distance of the places from their dwellings.



TABLE 11.3

*Distribution of families visiting important places by distance of the places from their dwellings*

Particulars of places	Percentage of families not reporting	Percentage of families not visiting	Percentage of families visiting the places by distance			Total
			Less than 1 mile	1 mile to less than 2 miles	2 miles and above	
1	2	3	4	5	6	7
Work place of the main earner .. ..	..	..	45.42	21.25	33.33	100.00
Primary School .. ..	..	0.42	92.50	6.25	0.83	100.00
Medical aid centre .. ..	..	9.17	65.83	18.75	6.25	100.00
Hospital .. ..	0.42	3.75	60.00	23.75	12.08	100.00
Play ground for children .. ..	5.00	44.17	45.83	4.58	0.42	100.00
Cinema house .. ..	..	3.75	63.33	18.75	14.17	100.00
Shopping centre-grocery .. ..	..	0.42	89.16	7.92	2.50	100.00
Shopping centre-vegetables .. ..	..	..	87.92	10.00	2.08	100.00
Employment exchange .. ..	2.08	1.25	6.25	20.00	70.42	100.00
Railway station .. ..	2.92	..	28.75	34.17	34.16	100.00
Bus stop .. ..	..	..	98.33	1.25	0.42	100.00
Post office .. ..	0.83	..	84.17	12.50	2.50	100.00

In about 45 per cent. of the cases, work places of the main earners were within a distance of 1 mile. Other important places of visit reported by workers or their families such as school, medical aid centre, shopping centres, bus stop, post office and cinema house were within a distance of 1 mile in a majority of cases.

## CHAPTER 12

### EMPLOYMENT, WORKING AND SERVICE CONDITIONS

#### 12.1. *Introductory*

Information was collected in respect of employment pattern, service conditions, length of service, working conditions and welfare of such worker-members in the sampled working class families as were employed in registered factories. In regard to employment pattern, employment history of the members employed in registered factories at any time during the preceding one year was collected for the 12 months preceding the date of survey. In view of the long reference period, a week was prescribed as the recording unit. It was recognised that details of employment history for one full year could not be obtained by week to week accounting in view of the difficulties of recall and, therefore, only a broad pattern was sought by combining all the periods under one particular major head during the preceding year on the basis of information furnished by the informant.

With regard to working conditions and awareness of the statutory rights and privileges enjoyed by the workers, information was collected from the informants alone and no attempt was made by the Investigators to check up the details by visiting the factories, though in cases of doubt or conflicting opinions they had to probe in detail. For this purpose, only such members of the sampled families were covered as were employed in registered factories on the day preceding the date of survey. These included paid apprentices also.

#### 12.2. *Employment pattern*

Table 12.1 shows the employment pattern of the worker-members of the sampled families classified as 'Permanent' and 'Others' for a reference period of one year.

TABLE 12.1

*Distribution of man-weeks by employment status*

Employment particulars	Percentage of man-weeks worked			
	Not reporting	Permanent workers	Other workers	All
1	2	3	4	5
(a) Paid employment				
(i) In factories .. .. .	98.08	96.88	78.36	95.77
(ii) In other establishments .. .. .	..	0.16	3.85	0.38
(b) Self-employment .. .. .	..	0.63	3.01	0.76
(c) In employment but not at work .. .. .	1.92	2.00	0.72	1.93
(d) Not in employment but seeking work .. .. .	..	0.20	14.06	1.04
(e) Not available for work .. .. .	..	0.13	..	0.12
Total .. .. .	100.00	100.00	100.00	100.00
Total number of employees .. .. .	2	246	16	264

There was a clear difference in the pattern for 'permanent' and 'other' worker-members. In the case of the former, the percentage of man-weeks in 'self-employment' and 'not in employment' was negligible but not so in the case of the latter, who had a lesser quantum of paid employment in factories.

### 12.3. Condition of work-place

Table 12.2 gives the opinion of the employee-members of sampled families (excluding those who were on out-door duties), classified by industry groups, about the condition of work-places.

TABLE 12.2

*Percentage distribution of employee-members according to opinion expressed on condition of work-places by industry-groups*

Condition of work-place	Industry-groups				
	Cotton textile	Machin- ery and electrical equip- ment	Trans- port equip- ment	Rest	All
1	2	3	4	5	6
<i>Temperature, humidity and ventilation</i>					
Not reporting .. ..	1.60	..	..	..	0.76
Uncomfortable .. ..	19.20	1.85	6.12	16.67	12.88
Tolerable or comfortable .. ..	78.40	98.15	93.88	80.55	85.99
No particular comment .. ..	0.80	..	..	2.78	0.37
Total ..	100.00	100.00	100.00	100.00	100.00
<i>Illumination</i>					
Not reporting .. ..	1.60	..	..	..	0.76
Too dark .. ..	0.80	..	..	..	0.38
Too bright .. ..	11.20	5.56	6.12	..	7.58
Tolerable or good .. ..	86.40	94.44	87.75	94.44	89.39
No particular comment .. ..	..	..	6.13	5.56	1.89
Total ..	100.00	100.00	100.00	100.00	100.00
<i>Cleanliness</i>					
Not reporting .. ..	1.60	..	2.04	2.78	1.52
Dirty .. ..	7.20	5.56	4.08	2.78	5.68
Fair or good .. ..	88.00	92.59	91.84	94.44	90.53
No particular comment .. ..	3.20	1.85	2.04	..	2.27
Total ..	100.00	100.00	100.00	100.00	100.00
<i>Sitting and standing arrangement</i>					
Not reporting .. ..	5.60	1.85	2.04	..	3.41
Uncomfortable .. ..	37.60	11.11	10.20	38.89	27.27
Comfortable .. ..	40.80	59.26	65.31	38.89	48.86
No particular comment .. ..	16.00	27.78	22.45	22.22	20.46
Total ..	100.00	100.00	100.00	100.00	100.00
Total number of employees ..	125	54	49	36	264

### 12.4. *Amenities provided*

Relevant data collected from employee-members (excluding those whose place of work was their own residence) on welfare amenities provided within the compound or premises of the factory and outside are presented in table 12.3.

TABLE 12.3

*Percentage distribution of employee-members according to opinion expressed on amenities provided*

Item	Not reporting	Not provided	Provided	Total	Among provided (Col. 4) considered			
					Un-satisfactory	Satisfactory	No particular comment	Total
1	2	3	4	5	6	7	8	9
Latrines and urinals	0.38	1.52	98.10	100.00	3.47	96.14	0.39	100.00
Bath .. ..	0.38	62.12	37.50	100.00	3.03	95.96	1.01	100.00
Wash places ..	..	1.90	98.10	100.00	2.32	97.30	0.38	100.00
Drinking water ..	..	0.38	99.62	100.00	1.14	98.86	..	100.00
Rest shelter ..	..	28.79	71.21	100.00	1.06	95.75	3.19	100.00
Canteen .. ..	..	5.68	94.32	100.00	4.01	91.57	4.42	100.00
Reading or recreation	..	47.73	52.27	100.00	..	84.78	15.22	100.00
Co-operative stores and grain-shops ..	..	31.06	68.94	100.00	2.75	87.36	9.89	100.00
Technical training ..	0.76	75.76	23.48	100.00	1.61	95.16	3.23	100.00
Medical facilities arranged by employers .. ..	4.16	66.29	29.55	100.00	2.56	93.59	3.85	100.00
Medical facilities arranged by E.S.I.C.	2.65	10.99	86.36	100.00	21.05	74.56	4.39	100.00

### 12.5. *Statutory rights and benefits*

Table 12.4 gives the data collected on awareness of important provisions of labour laws on the part of the employee-members of the sampled working class families.

TABLE 12.4

*Distribution of employees by rights and benefits under labour laws and awareness thereof*

Rights and benefits	Percentage of employees by awareness				
	Not reporting	Fully aware	Partially aware	Not aware	Total
6					
<i>Factories Act</i>					
Maximum daily hours of work at normal wages .. ..	..	88.64	2.27	9.09	100.00
Rate of overtime wages .. ..	0.38	69.32	10.23	20.07	100.00
Entitlement to leave with wages .. ..	1.52	75.00	17.04	6.44	100.00
Rate of leave with wages .. ..	1.89	60.99	21.97	15.15	100.00
<i>Payment of Wages Act</i>					
Payment of wages at regular intervals .. ..	..	98.86	1.14	..	100.00
Maximum interval at which wages can be paid .. ..	..	98.11	1.89	..	100.00
Imposition of fines—deduction from wages .. ..	..	91.67	6.44	1.89	100.00
Procedure for complaints .. ..	..	74.62	9.09	16.29	100.00
<i>Employees' State Insurance Act</i>					
Benefit for sickness .. ..	..	43.10	36.21	20.69	100.00
Benefit for temporary disablement .. ..	..	37.93	32.76	29.31	100.00
Dependants' benefit in case of death .. ..	..	45.69	17.24	37.07	100.00
<i>Workmen's Compensation Act</i>					
Compensation for temporary disablement .. ..	..	56.52	26.09	17.39	100.00
Compensation for death due to work accident .. ..	..	65.22	13.04	21.74	100.00
Procedure for complaints .. ..	..	39.13	26.09	34.78	100.00
<i>Industrial Employment (Standing Orders) Act</i>					
Framing of procedure for recruitment, discharge, disciplinary action, etc. .. ..	..	89.02	5.82	4.26	100.00
Approval of procedure .. ..	..	79.46	12.79	7.75	100.00
Intimation of procedure to the workers .. ..	..	90.70	3.88	5.42	100.00
<i>Industrial Disputes Act</i>					
Lay-off compensation .. ..	..	34.61	17.31	48.08	100.00
Rate of lay-off compensation .. ..	..	30.38	7.69	61.93	100.00
Notice of retrenchment .. ..	..	81.54	6.92	11.54	100.00
Retrenchment compensation .. ..	..	52.69	18.85	28.46	100.00
<i>Employees' Provident Fund Act and Scheme</i>					
Contribution by employer .. ..	..	90.99	2.25	6.76	100.00
Period after which the employer's contribution becomes payable .. ..	0.45	46.40	11.71	41.44	100.00
Accumulation of interest .. ..	..	79.28	4.05	16.67	100.00

### 12.6. Trade union membership

Data collected regarding association of employee-members with trade unions are presented in table 12.5. For the purpose of the survey, a trade union was defined as any organisation or association of workers which stood for achievement of their economic demands. Such organisations or associations might not necessarily be registered with the Registrar of Trade Unions or recognised by the employers. For ascertaining the membership of any trade union, only the position on the date of survey was taken into account.

TABLE 12.5

*Distribution of employee-members according to membership of trade unions and other details*

Membership								Percentage of members
1								2
Not reporting	..	..	..	..	..	..	..	0.38
No Union exists	..	..	..	..	..	..	..	5.30
In case of a union—								
(a) Members	..	..	..	..	..	..	..	84.47
(b) Not members	..	..	..	..	..	..	..	9.85
Total								100.00
Subscription paid—								
Not reporting or no subscription	..	..	..	..	..	..	..	..
Paying regularly	..	..	..	..	..	..	..	83.41
Not paying regularly	..	..	..	..	..	..	..	16.59
Total								100.00
Rate of subscription per month—								
Less than Re. 0.25	..	..	..	..	..	..	..	3.14
Re. 0.25 to less than Re. 0.50	..	..	..	..	..	..	..	94.17
Re. 0.50 and above	..	..	..	..	..	..	..	2.69
Total								100.00

Of the total employee-members, about 84 per cent. reported to be members of trade unions. Of these, about 83 per cent. were paying their subscription regularly. The more common rate of subscription was between Re. 0.25 and less than Re. 0.50 per month.

### 12.7. Length of service

Some information was also collected on the total length of service of each employee-member in the particular establishment in which he was employed on the day preceding the date of survey. If the service was discontinuous, then the total duration was counted from the first employment in the establishment after ignoring the periods of discontinuities. On the basis of this information, a distribution of employee-members according to their length of service in the particular establishment in which they were employed on the reference day is given in table 12.6.

TABLE 12·6

*Percentage distribution of employee-members, by industry group, according to length of service*

Length of service	Industry groups				
	Cotton textile	Machinery and electrical equipment	Transport equipment	Rest	All
1	2	3	4	5	6
Less than 1 year .. ..	4·00	3·70	4·08	5·56	4·17
1 year to less than 5 years ..	10·40	38·89	24·49	36·11	22·35
5 years to less than 10 years ..	16·80	38·89	36·73	22·22	25·76
10 years to less than 20 years ..	48·00	18·52	34·70	27·78	36·74
20 years and above .. ..	20·80	..	..	8·33	16·98
Total .. ..	100·00	100·00	100·00	100·00	100·00
Number of employees ..	125	54	49	36	264

By and large, the employee-members of the sampled families constituted a stable labour force.

#### 12·8. Service conditions

In regard to service conditions, information was obtained on shift-working, rest-intervals, pay-period, paid earned leave and social security benefits. All this information was obtained in respect of employee-members, including paid apprentices, employed in registered factories on the day preceding the date of survey. This information was collected from the informants only and not from the establishments where they were employed. A person was considered to be employed if he was having a job, even though he might not be actually working on the reference day for such reasons as illness, leave, temporary lay-off, etc. Table 12·7 gives the relevant data collected on service conditions.

TABLE 12·7

*Percentage distribution of employee-members by industry group and service conditions*

Service condition	Industry-groups				
	Cotton textile	Machinery and electrical equipment	Transport equipment	Rest	All
1	2	3	3	5	6
<i>Shift-working—</i>					
Not reporting .. ..	3·20	1·85	2·04	..	2·27
Day .. ..	38·40	74·08	67·35	63·89	54·55
Night .. ..	11·20	1·85	2·04	5·56	6·82
Evening .. ..	..	1·85	..	..	0·38
Rotation .. ..	47·20	20·37	28·57	30·55	35·98
Total .. ..	100·00	100·00	100·00	100·00	100·00

TABLE 12.7—*contd.*

1	2	3	4	5	6
<i>Daily rest-interval—</i>					
Not reporting .. ..	..	..	..	2.78	0.38
No rest-interval .. ..	..	..	..	..	..
Half an hour or less ..	3.20	87.04	73.47	11.11	34.47
More than half an hour ..	96.80	12.96	26.53	86.11	65.15
Total ..	100.00	100.00	100.00	100.00	100.00
<i>Pay period—</i>					
Not reporting .. ..	3.20	..	..	..	1.52
Weekly .. ..	1.60	..	..	2.78	1.14
Fortnightly .. ..	..	..	..	11.11	1.51
Monthly .. ..	95.20	100.00	100.00	83.33	95.45
Others .. ..	..	..	..	2.78	0.38
Total ..	100.00	100.00	100.00	100.00	100.00
<i>Days of paid earned leave enjoyed—</i>					
Not reporting .. ..	2.40	3.70	2.04	11.11	3.79
0 day .. ..	12.60	18.52	36.73	30.56	20.45
1 to 10 days .. ..	20.80	35.19	12.25	22.22	22.35
11 to 15 days .. ..	64.80	37.04	14.29	36.11	45.83
16 days and above .. ..	..	5.55	34.69	..	7.58
Total ..	100.00	100.00	100.00	100.00	100.00

Roughly 55 per cent. of the worker-members were working in day shifts, about 36 per cent. in shifts by rotation and about 7 per cent. in night shifts. A large percentage of worker-members was in day shift in all the industry-groups, except in cotton textile where a greater percentage of worker-members was in shift by rotation than in day shift. In regard to daily rest-interval, about 65 per cent. of worker-members were enjoying rest-intervals of more than half-an-hour and about 34 per cent. of half-an-hour or less. As regards pay-period, most of the worker-members were being paid monthly. Only a very small portion of them was being paid fortnightly and weekly. Data on paid earned leave enjoyed by the worker-members during the calendar year preceding the date of survey show that about 22 per cent. of the worker-members enjoyed leave between 1 and 10 days, about 46 per cent. between 11 and 15 days and only about 8 per cent. for 16 days and above. About 20 per cent. of the worker-members reported that they had not enjoyed paid earned leave. In this connection it has to be borne in mind that some of the worker-members might be in employment for a part of the reference year only and the data related to paid leave actually availed of.

### 12.9. Social security benefits

Data were also collected on social security benefits enjoyed by the workers under various schemes, e.g., the Provident Fund Scheme and the Employees' State Insurance Scheme, as on the date of survey. These data are presented in table 12.8.



TABLE 12·8

*Distribution of employee-members by social security benefits*

Scheme							Percentage of employee- members
1							2
<i>Provident Fund Scheme</i>							
No arrangement	..	..	..	..	..	..	5·68
If arrangement—							
(A) Contributing	..	..	..	..	..	..	85·61
(B) Not contributing—							
(a) Not interested	..	..	..	..	..	..	1·89
(b) Not eligible	..	..	..	..	..	..	6·82
Total							100·00
<i>Employees' State Insurance Scheme—</i>							
No arrangement	..	..	..	..	..	..	11·74
If arrangement—							
(A) Contributing	..	..	..	..	..	..	85·61
(B) Not contributing	..	..	..	..	..	..	2·65
Total							100·00

Out of the total of 264 employee-members, about 86 per cent. were contributing to provident fund account either under the Employees' Provident Fund Scheme or under voluntary provident fund schemes maintained by the employers. About 7 per cent. of the employee-members who were not contributing were not eligible. In about 6 per cent. of the cases, there was no arrangement for provident fund. About 88 per cent. of the employee-members were covered under the Employees' State Insurance Scheme.

Apart from the Employees' Provident Fund and the Employees' State Insurance Schemes, information on other social security benefits voluntarily given by the employers such as gratuity, etc., was also collected. Forty-five employee-members out of a total of 264 reported provision of a system of gratuity in the establishments where they were employed. The scales of gratuity in a majority of cases were reported to be 15 days' pay per year of service, seven and a half per cent. of pay per year of service, etc. Eight employee-members reported provision of some other benefits like bonus, death relief fund, etc.

## CHAPTER 13

### SAVINGS, ASSETS AND INDEBTEDNESS

#### 13.1. *Introductory*

Under this head, information was collected from each sampled family about the amount of its savings and assets held at the place of residence or at the native place and total debts—both on family account and on enterprise and other purposes account—as on the date of survey. Only the family's share of the assets and loans was taken into consideration if such assets and loans were held jointly with others. Loans taken from the same source but for different purposes, as also loans taken for the same purpose from different sources, were treated as separate cases of loans. Credit purchases were also considered as loans.

#### 13.2. *Components of savings*

Relevant data on 'Savings' and 'Assets' are presented in table 13.1.

TABLE 13.1

#### A. *Average amount (Rs.) of savings and assets per reporting family by income classes*

Savings/Assets	Monthly family income class (Rs.)			
	<60	60—<120	120 and above	All
1	2	3	4	5
<i>Average amount per reporting family (Rs.)</i>				
Savings .. .. .	100.00	674.46	1,351.66	878.80
Assets .. .. .	1,075.00	440.52	1,390.84	751.89
Total .. .. .	1,175.00	1,114.98	2,742.50	1,630.69

#### B. *Percentage distribution of savings and assets by form and income classes*

Form of savings/assets	Monthly family income class (Rs.)			
	<60	60—<120	120 and above	All
1	2	3	4	5
<i>(i) Savings—</i>				
<i>(a) On family account—</i>				
Life insurance premium paid .. .. .	..	1.58	3.29	2.47
Provident fund—own contribution .. .. .	4.26	30.33	23.99	26.63
Provident fund—employer's contribution .. .. .	4.25	28.44	21.58	24.49
Savings (bank, postal and cash in hand) .. .. .	..	..	0.37	0.20
Others .. .. .	..	0.14	0.06	0.10
Total .. .. .	8.51	60.40	49.29	53.89

TABLE 13.1—*contd.*

	1	2	3	4	5
(b) On enterprise and other purposes account.. ..	..	..	..	..	..
(ii) Assets—					
(a) On family account—					
Lard .. ..	..	4.26	20.97	30.83	26.00
Building .. ..	..	85.10	15.22	15.20	16.07
Jewellery and ornaments .. ..	..	..	2.97	4.16	3.57
Others .. ..	..	2.13	0.35	0.52	0.47
Total .. ..	..	91.49	39.51	50.71	46.11
(b) On enterprise and other purposes account .. ..	..	..	..	..	..
Grand Total .. ..	..	100.00	100.00	100.00	100.00
Total number of reporting families		4	156	74	234

The amount of savings per reporting family worked out to about Rs. 879 and of assets per reporting family to about Rs. 752 giving a total of about Rs. 1,631. Thus, savings formed about 54 per cent. and assets about 46 per cent. of the total amount of both savings and assets held by the reporting families. Both savings and assets were held on 'family account' only.

### 13.3. *Extent of savings and assets*

Table 13.2 gives percentage distribution of families according to total amount of savings and assets held on the date of survey by income classes.

TABLE 13.2

*Percentage distribution of families by total amount of savings and assets by income classes*

Amount of savings and assets	Monthly family income class (Rs.)			
	<60	60—<120	120 and above	All
1	2	3	4	5
Not reporting .. ..	33.33	1.89	1.33	2.50
Nil .. ..	16.67	6.29	1.33	5.00
Less than Rs. 200 .. ..	..	8.18	1.33	5.83
Rs. 200 to below Rs. 500 .. ..	33.33	10.69	8.00	10.42
Rs. 500 to below Rs. 1,500 .. ..	..	50.31	34.68	44.17
Rs. 1,500 to below Rs. 2,500 .. ..	..	12.58	25.33	16.25
Rs. 2,500 to below Rs. 3,500 .. ..	..	6.29	12.00	7.92
Rs. 3,500 to below Rs. 4,500 .. ..	16.67	2.52	1.33	2.50
Rs. 4,500 and Above .. ..	..	1.25	14.67	5.41
Total .. ..	100.00	100.00	100.00	100.00

About 5 per cent. of the families had no savings and assets. This percentage was about 17 in the case of the lowest income class. Roughly, 44 per cent. of the families reported savings and assets of Rs. 500 to below Rs. 1,500 and about 16 per cent. of Rs. 1,500 to below Rs. 2,500.

#### 13.4. Possession of durable articles and livestock

In addition to savings and assets, data were also collected on certain selected durable articles and livestock. The intention was to have an idea of the living habits and the level of living of the sampled working class families on the basis of the possession or non-possession of such articles, etc. Table 13.3 shows the names and number of durable articles and livestock possessed by the sampled working class families. For this purpose durable articles hired in or hired out were not taken into account.

TABLE 13.3

*Number of families possessing selected durable articles and livestock and number of articles, etc., possessed*

Durable articles and livestock					Number of families reporting possession of articles, etc.	Percentage of reporting families	Total number of articles, etc., possessed	Average number per family of reporting families
1					2	3	4	5
Table	..	..	..	..	36	15.00	43	1.19
Chair	..	..	..	..	55	22.92	89	1.62
Sewing-machine	..	..	..	..	3	1.25	3	1.00
Clock, time-piece	..	..	..	..	70	29.17	73	1.04
Cot	..	..	..	..	36	15.00	40	1.11
Chouki	..	..	..	..	2	0.83	2	1.00
Radio	..	..	..	..	5	2.08	5	1.00
Gramophone	..	..	..	..	1	0.42	1	1.00
Harmonium	..	..	..	..	3	1.25	3	1.00
Tabla, dholak	..	..	..	..	1	0.42	2	2.00
Stringed instrument (sitar)	..	..	..	..	1	0.42	2	2.00
Fountain pen	..	..	..	..	87	36.25	106	1.22
Wrist watch	..	..	..	..	50	20.84	53	1.06
Bicycle	..	..	..	..	44	18.33	52	1.18
Cow, buffalo	..	..	..	..	8	3.33	23	2.88
Almirah	..	..	..	..	3	1.25	3	1.00
Bench or stool	..	..	..	..	21	8.75	22	1.05

It would appear from the above table that the possession of somewhat costly durable articles, such as clock, time-piece, wrist watch, bicycle, etc., was not very uncommon among the working class families surveyed.

### 13.5. *Extent of indebtedness*

Table 13.4 gives the percentage distribution of families by amount of debt and income classes

**TABLE 13.4**

*Percentage distribution of families by amount of debt and income classes*

Amount of debt	Monthly family income class (Rs.)			
	<60	60—<120	120 and above	All
1	2	3	4	5
Less than Rs. 50 .. ..	20.00	1.50	..	1.57
Rs. 50 to less than Rs. 100 .. ..	..	2.26	7.55	3.66
Rs. 100 to less than Rs. 150.. ..	40.00	5.26	3.77	5.76
Rs. 150 to less than Rs. 250 .. ..	..	16.54	16.98	16.23
Rs. 250 to less than Rs. 500 .. ..	40.00	26.32	26.42	26.71
Rs. 500 to less than Rs. 1,000 .. ..	..	35.34	24.53	31.41
Rs. 1,000 to less than Rs. 2,000 .. ..	..	9.02	9.43	8.90
Rs. 2,000 and Above .. ..	..	3.76	11.32	5.76
Total .. ..	100.00	100.00	100.00	100.00
Total number of families reporting debt	5	133	53	191

Out of the total of 240 sampled families, 191 or about 80 per cent. reported debt on the date of survey. Taking all the families together, about 27 per cent. of the indebted families reported debt of less than Rs. 250, about 27 per cent. of Rs. 250 to less than Rs. 500 and about 31 per cent. of Rs. 500 to less than Rs. 1,000.

### 13.6. *Purpose of loans*

The relevant data on indebtedness by purpose of loans are presented in table 13.5.

TABLE 13.5

*Distribution of families, loans and amount of loans by purpose*

Purpose of loans					Percentage of families reporting debt	Percentage distribution of loans	Percentage distribution of amount of loans
1					2	3	4
<b>(A) On family account</b>							
Not reporting	..	..	..	..	1.57	1.89	1.50
Festival	..	..	..	..	1.05	2.65	0.39
Marriage	..	..	..	..	31.42	25.66	44.74
Child birth	..	..	..	..	2.09	1.50	2.52
Funeral	..	..	..	..	3.66	4.54	2.15
Sickness	..	..	..	..	16.75	18.11	12.35
Education	..	..	..	..	1.05	1.50	1.02
Un-employment or lay-off	..	..	..	..	0.52	0.38	0.09
Current deficit	..	..	..	..	33.51	36.98	23.98
Inherited debt	..	..	..	..	1.57	1.13	1.42
Others	..	..	..	..	2.62	1.89	5.44
Total					95.81	96.23	95.40
<b>(B) On enterprise and other purposes account</b>							
Building	..	..	..	..	2.10	1.50	1.77
Purchase of other assets	..	..	..	..	1.05	1.14	0.97
Other family enterprise	..	..	..	..	0.52	0.38	1.33
Inherited debt	..	..	..	..	0.52	0.75	0.53
Total					4.19	3.77	4.60
Grand Total					100.00	100.00	100.00
Absolute Total					191	265	1,12,994 (Rs.)

Of the families reporting debt, about 96 per cent. had taken loans on 'family account' and the rest on 'enterprise and other purposes account'. It would be seen that loans were mainly taken for marriage purposes, to meet current deficit and for medical expenses.

### 13.7. Sources and terms of loans

Table 13.6 gives the percentage distribution of loans by source, nature of security, rate of interest and type of instalment for repayment.

TABLE 13.6

*Percentage distribution of loans by source, nature of security, rate of interest and type of instalment for repayment*

By source		By nature of security		By rate of interest		By type of instalment (for repayment of loan)	
Source of loan	Percentage of loans	Nature of security	Percentage of loans	Rate of interest	Percentage of loans	Type of instalment	Percentage of loan
1	2	3	4	5	6	7	8
Provident fund	7.17	No security	67.17	Not reporting	0.75	Not reporting	19.62
Co-operative Society ..	0.75	Land	4.53	No interest	24.53	Weekly	0.75
Employer ..	2.64	Ornaments and jewellery	7.92	Less than 6%	6.42	Monthly	66.04
Money-lender ..	30.57	Others	20.38	6% to less than 12½%	34.72	Quarterly	2.65
Friends and relatives ..	58.11			12½% to less than 25%	7.55	Half-yearly	0.75
Others ..	0.76			25% to less than 50%	12.45	Yearly	4.91
				50% and above	13.58	Others	5.28
Total ..	100.00		100.00		100.00		100.00

About 58 per cent. of the loans were taken from friends and relatives and about 31 per cent. from money-lenders. About 67 per cent. of the loans were taken against no security. In case of about 35 per cent. of the loans, interest was paid at the rate of 6 per cent. to less than 12½ per cent. Roughly 25 per cent. of the loans were taken at no interest. About 66 per cent. of the loans were to be repaid in monthly instalments.

## CHAPTER 14

### SOME IMPORTANT FINDINGS

#### 14.1. *Family characteristics, income and expenditure*

The estimated number of families of industrial workers satisfying the survey definition worked out in Bangalore centre to about 13 thousands. Of these about 3 per cent. consisted of single member families, 16 per cent. of two to three members, 34 per cent. of four to five members, 26 per cent. of six to seven members and the remaining 21 per cent. consisted of more than 7 members. By family type, the most common (36.4 per cent.) consisted of husband, wife and children. Others in order were those consisting of husband, wife, children and other members (35.9 per cent.); husband and wife (6.5 per cent.); unmarried earner and other members (5 per cent.); and unmarried earner and husband or wife, i.e., single workers with dependants living elsewhere (3 per cent.). Family types classified under rest accounted for 13.2 per cent.

The average size of the family was 5.55 persons. Of these, 1.17 were earners, 0.08 earning dependants and 4.30 non-earning dependants. Of the earners, 1.14 were adult men and 0.03 adult women. About 80 per cent. of the families had only one income recipient. On an average, a family had 4.50 dependants living with it and 0.21 dependants living elsewhere.

The average monthly income worked out to Rs. 124.17 per family and Rs. 22.37 per capita. The largest number of families (about 38 per cent. of the total) came within the income class 'Rs. 90 to less than Rs. 120'. Only 8.54 per cent. of the families had an income of 'Rs 210 and above' per month with an average of Rs. 266.91.

Of the average monthly income of Rs. 124.17 per family, income from paid employment accounted for Rs. 120.34 or about 97 per cent., income from self-employment for Re. 0.92 or about 1 per cent. and income from 'other sources' such as rent from land and house, pension, cash assistance, gifts, concessions, etc., for Rs. 2.91 or about 2 per cent. Men contributed the largest amount to the average monthly family income from all the three sources.

The average monthly expenditure for current living was Rs. 150.75 per family, Rs. 27.16 per capita and Rs. 34.42 per adult consumption unit.

Of the average monthly expenditure of Rs. 150.75 per family, consumption expenditure accounted for Rs. 144.20, the rest being accounted for by non-consumption outgo like interest on loans and remittances to dependents. Expenditure on food worked out to Rs. 81.96 or about 57 per cent. of the consumption expenditure.

An analysis of the nutritive contents of the food-stuffs consumed, on an average, by a working class family in Bangalore revealed that increased intake of pulses, leafy vegetables, fruits like guava and mango and intake of



at least skimmed milk by children, pregnant and nursing women would help to overcome the deficiencies in respect of Vitamin 'A', calcium and proteins.

#### 14.2. *Additional aspects of level of living*

As already stated in chapter 8, the additional aspects of level of living relate only to sampled families and no estimates have been built on the basis of data collected in regard to these aspects. Among industrial workers in Bangalore, about 40\* per cent. of all members (aged 5 years and above) were illiterate and about 49\* per cent. had received education upto or below primary standard. Twenty-five per cent. of family members surveyed were receiving education. Among children (5 to 14 years of age) this percentage was about 67. The main reasons for not receiving education in case of children were reported to be financial difficulties.

Fever was reported as the main sickness. Allopathic treatment in cases of sickness was the most popular among the families.

A majority of working class families were living in private chawls/bustees. The accommodation occupied by them generally consisted of one living room with provision for separate kitchen and bath room and without provision for store room. In most cases there were arrangements for tap water supply, though outside the dwellings, and common latrines having flush system. Important places usually visited by the working class families for their essential needs and amenities, e.g., shopping centres, bus stop, post office, were in most cases within a distance of one mile from their dwellings.

A majority of the employee-members of the sampled families were in permanent employment in factories. About 73 per cent. of the employee members had a length of service of 5 years or more in the same establishment, thus constituting more or less a stable labour force. About 55 per cent. of the employee-members were working in day shifts and about 36 per cent. in shifts by rotation. About 65 per cent. of the employee members were enjoying a daily rest interval of more than half-an-hour. About 95 per cent. of the employee-members were being paid monthly. Paid earned leave was being enjoyed by a majority of employee-members. A large majority of the employee-members were covered by the Provident Fund Scheme and the Employees' State Insurance Scheme.

About 93 per cent. of the families reported having savings and assets wholly on 'family account' on the date of survey. Savings formed about 54 per cent. and assets about 46 per cent. of the total amount of savings and assets. The average amount of savings and assets per reporting family on the date of survey worked out to about Rs. 879 and Rs. 752 respectively. Roughly 60 per cent. of the families reported savings and assets between Rs. 500 and Rs. 2,500.

About 80 per cent. of the families surveyed reported debt on the date of survey. The outstanding loans were mostly on 'family account'.

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\*Estimated figures.

## APPENDIX I

### *List of Centres covered under Family Living Surveys among Industrial Workers during 1958-59*

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#### **A. Factory Centres**

1. Digboi
2. Jamshedpur
3. Monghyr-Jamalpur
4. Bombay
5. Ahmedabad
6. Nagpur
7. Bhavnagar
8. Sholapur
9. Bhopal
10. Indore
11. Gwalior
12. Madras
13. Madurai
14. Coimbatore
15. Guntur
16. Hyderabad
17. Sambalpur
18. Kanpur
19. Varanasi (Banaras)
20. Saharanpur
21. Calcutta
22. Howrah
23. Asansol
24. Bangalore
25. Alleppey
26. Alwaya

#### 27. Amritsar

#### 28. Yamunanagar

#### 29. Jaipur

#### 30. Ajmer

#### 31. Delhi

#### 32. Srinagar

#### **B. Mining Centres**

#### 33. Jharia

#### 34. Kodurma

#### 35. Noamundi

#### 36. Balaghat

#### 37. Gudur

#### 38. Barbil

#### 39. Raniganj

#### 40. Kolar Gold Field

#### **C. Plantation Centres**

#### 41. Labac

#### 42. Rangapara

#### 43. Mariani

#### 44. Doom Dooma

#### 45. Conoor

#### 46. Darjeeling

#### 47. Jalpaiguri

#### 48. Chikmagalur

#### 49. Ammathi

#### 50. Mundakkayam

## APPENDIX II

### *Average monthly expenditure—item-wise—per family*

Item	Single-member families		All families	
	Number of reporting families	Average expenditure per family of all families (Rs.)	Number of reporting families	Average expenditure per family of all families (Rs.)
1	2	3	4	5
<b>(A) CONSUMPTION EXPENDITURE</b>				
<b>FOOD, BEVERAGES, ETC.</b>				
<i>Cereals and products</i>				
Rice .. .. .	9	5.67	758	26.63
Wheat .. .. .	6	0.54	537	2.60
Wheat atta .. .. .	..	..	21	0.09
Jowar .. .. .	..	..	2	0.01
Barley .. .. .	..	..	1	0.00
Pea .. .. .	..	..	2	0.00
Ragi .. .. .	1	0.03	562	6.65
Ragi atta .. .. .	..	..	2	0.00
Gram .. .. .	..	..	6	0.01
Small millets .. .. .	..	..	8	0.02
Small millets atta .. .. .	..	..	1	0.01
Chiwa, muri, kholi .. .. .	..	..	1	0.00
Other rice products .. .. .	..	..	30	0.15
Maida .. .. .	..	..	19	0.04
Suji, rawa .. .. .	3	0.13	139	0.30
Bread .. .. .	2	0.52	34	0.08
Cake and pastry .. .. .	..	..	3	0.01
Biscuit .. .. .	..	..	42	0.11
Other wheat products .. .. .	..	..	2	0.00
Other cereals .. .. .	..	..	5	0.02
Grinding and other charges .. .. .	6	0.03	691	0.44
Sub-total: cereals and products .. .. .	9	6.92	763	37.17

## APPENDIX II—contd.

	1	2	3	4	5
<b>Pulses and products</b>					
Arhar .. .. .	7	0.52	747	3.77	
Gram .. .. .	2	0.08	442	0.66	
Moong .. .. .	1	0.04	156	0.18	
Masur .. .. .	..	..	29	0.05	
Urd .. .. .	..	..	246	0.41	
Khesari .. .. .	..	..	10	0.04	
Pea .. .. .	..	..	111	0.10	
Other pulses .. .. .	1	0.02	198	0.32	
Pulse products .. .. .	..	..	1	0.01	
Grinding charges .. .. .	..	..	1	0.00	
Sub-total : pulses and products .. .. .	8	0.66	761	5.54	
<b>Oilseeds, oils and fats</b>					
Mustard oil .. .. .	..	..	3	0.01	
Coconut oil .. .. .	..	..	14	0.04	
Gingelly oil .. .. .	..	..	58	0.27	
Ground nut oil .. .. .	3	0.53	705	2.76	
Other vegetable oil .. .. .	1	0.82	34	0.08	
Vanaspati .. .. .	..	..	49	0.17	
Margarine .. .. .	..	..	..	..	
Oil seeds .. .. .	..	..	6	0.01	
Sub-total : oilseeds, oils and fats .. .. .	9	1.35	756	3.34	
<b>Meat, fish and eggs</b>					
Goat meat .. .. .	..	..	116	0.95	
Beef .. .. .	..	..	5	0.01	
Mutton .. .. .	5	1.26	527	4.02	
Pork .. .. .	..	..	2	0.01	
Buffalo meat .. .. .	..	..	1	0.00	
Poultry .. .. .	..	..	2	0.01	
Fresh fish .. .. .	2	0.46	80	0.22	
Dry fish .. .. .	..	..	22	0.04	
Eggs-hen .. .. .	4	0.40	146	0.29	
Eggs-duck .. .. .	..	..	1	0.00	
Sub-total : meat, fish and eggs .. .. .	7	2.12	653	5.55	

APPENDIX II—*contd.*

	1	2	3	4	5
<i>Milk and products</i>					
Milk-cow .. .. .	14	4.28	693	5.94	
Milk-buffalo .. .. .	2	0.50	30	0.33	
Curd .. .. .	3	0.20	263	0.61	
Lassi .. .. .	..	..	4	0.03	
Ghee-cow .. .. .	4	0.38	147	0.41	
Ghee-buffalo .. .. .	..	..	5	0.02	
Butter .. .. .	3	0.38	228	0.99	
Powdered milk .. .. .	..	..	10	0.02	
Other milk and products .. .. .	..	..	6	0.16	
Sub-total: milk and products .. .. .	16	5.74	726	8.51	
<i>Condiments and spices</i>					
Salt .. .. .	9	0.05	761	0.18	
Turmeric .. .. .	7	0.05	623	0.16	
Chilly-green .. .. .	5	0.09	298	0.22	
Chilly-dry .. .. .	5	0.26	670	1.45	
Tamarind .. .. .	7	0.14	720	0.75	
Onion .. .. .	8	0.32	746	0.69	
Garlic .. .. .	2	0.04	535	0.24	
Coriander .. .. .	6	0.14	663	0.72	
Ginger .. .. .	1	0.02	123	0.03	
Pepper .. .. .	4	0.08	512	0.23	
Methi .. .. .	2	0.02	188	0.07	
Saffron .. .. .	..	..	3	0.00	
Mustard .. .. .	6	0.03	651	0.18	
Jira .. .. .	4	0.06	610	0.28	
Cloves .. .. .	1	0.03	62	0.02	
Elaichi .. .. .	1	0.03	68	0.02	
Mixed spices .. .. .	3	0.06	243	0.21	
Other spices and condiments .. .. .	2	0.15	44	0.06	
Sub-total: condiments and spices .. .. .	9	1.57	761	5.51	

APPENDIX II—*contd.*

	1	2	3	4	5
<i>Vegetables and products</i>					
Potato .. .. .	9	0.27	744	0.94	
Muli, turnip, etc. .. .. .	5	0.09	420	0.18	
Carrot, beet .. .. .	2	0.03	206	0.08	
Arum .. .. .	..	..	..	..	
Other root vegetables .. .. .	..	..	9	0.01	
Brinjal .. .. .	8	0.36	737	0.75	
Caul flower .. .. .	3	0.15	276	0.15	
Cabbage .. .. .	5	0.34	278	0.27	
Jack fruit .. .. .	..	..	1	0.00	
Ladies finger .. .. .	2	0.04	153	0.12	
Tomato .. .. .	9	0.42	701	0.97	
Cucumber .. .. .	..	..	25	0.01	
Pumpkin .. .. .	..	..	11	0.01	
Gourd .. .. .	..	..	43	0.04	
Karela .. .. .	..	..	9	0.00	
Bean .. .. .	6	0.17	544	0.45	
Pea .. .. .	..	..	4	0.00	
Other non-leafy vegetables .. .. .	..	..	24	0.01	
Palak .. .. .	..	..	3	0.00	
Amaranth chalai .. .. .	3	0.02	276	0.22	
Menthi .. .. .	..	..	20	0.01	
Other leafy vegetables .. .. .	1	0.03	252	0.19	
Pickles and preservatives .. .. .	..	..	6	0.01	
Other vegetable products .. .. .	..	..	11	0.02	
Sub-total : vegetables and products .. .. .	9	1.92	762	4.44	
<i>Fruits and products</i>					
Banana, plantain .. .. .	11	0.55	466	0.39	
Orange .. .. .	6	0.59	164	0.23	
Lemon .. .. .	1	0.02	39	0.02	
Mango .. .. .	1	0.04	15	0.01	
Jack fruit .. .. .	..	..	..	..	
Pine apple .. .. .	..	..	3	0.01	
Water melon .. .. .	..	..	2	0.01	
Coconut .. .. .	5	0.17	676	0.86	
Cashewnut .. .. .	..	..	1	0.00	
Apple .. .. .	..	..	4	0.01	
Kharboosa .. .. .	..	..	21	0.05	
Dried fruits .. .. .	..	..	3	0.00	
Other fruits .. .. .	..	..	55	0.03	
Jams and jellies .. .. .	..	..	1	0.00	
Other fruit products .. .. .	..	..	3	0.00	
Sub-total : fruits and products .. .. .	15	1.37	733	1.63	

APPENDIX II—*contd.*

	1	2	3	4	5
<i>Sugar, honey, etc.</i>					
Sugar crystal .. .. .	11	0.96	575	2.22	
Sugar deshi (khandsari) .. .. .	1	0.03	2	0.00	
Gur .. .. .	3	0.29	578	1.25	
Honey .. .. .	..	..	3	0.00	
Sub-total : sugar, honey, etc. .. .. .	12	1.28	748	3.47	
<i>Pan, Supari</i>					
Pan leaf .. .. .	3	0.08	526	0.51	
Pan finished .. .. .	..	..	5	0.00	
Supari .. .. .	3	0.09	526	0.54	
Lime .. .. .	..	..	33	0.01	
Katha .. .. .	..	..	33	0.02	
Others .. .. .	2	0.15	4	0.00	
Sub-total : pan, supari .. .. .	5	0.32	533	1.08	
<i>Tobacco and products</i>					
Bidi .. .. .	4	0.61	406	1.53	
Cigarettes .. .. .	8	7.42	145	0.99	
Zardā, kimam .. .. .	..	..	12	0.02	
Cigar, cheroot .. .. .	..	..	5	0.01	
Chewing tobacco .. .. .	..	..	12	0.01	
Leaf tobacco .. .. .	1	0.03	28	0.04	
Hukka tobacco prepared .. .. .	..	..	8	0.00	
Snuff .. .. .	2	0.06	40	0.05	
Others .. .. .	..	..	5	0.00	
Sub-total : tobacco and products .. .. .	14	8.12	573	2.65	
<i>Alcoholic beverages, etc.</i>					
Toddy-neera .. .. .	..	..	83	0.54	
Country liquor, etc. .. .. .	..	..	47	0.49	
Beer .. .. .	1	0.79	51	0.50	
Refined liquor, etc. .. .. .	..	..	4	0.03	
Others .. .. .	..	..	2	0.02	
Sub-total : alcoholic beverages, etc. .. .. .	1	0.79	181	1.58	

APPENDIX II—*contd.*

1					2	3	4	5
<i>Non-alcoholic beverages</i>								
Tea leaf	..	..	..	..	4	0.18	181	0.39
Coffee powder, seed	..	..	..	..	11	1.85	653	1.74
Cocoa	..	..	..	..	..	..	3	0.01
Others	..	..	..	..	..	..	4	0.05
Sub-total : non-alcoholic beverages					12	2.03	724	2.19
<i>Prepared meals, etc.</i>								
Meals	..	..	..	..	14	16.02	38	0.79
Snack-saltish	..	..	..	..	9	1.49	371	1.13
Snack-sweet	..	..	..	..	..	..	16	0.03
Hot drink-tea	..	..	..	..	11	2.34	212	0.71
Hot drink-coffee	..	..	..	..	12	2.77	463	1.92
Hot drink-others	..	..	..	..	..	..	5	0.01
Ice cream-fruit salad	..	..	..	..	..	..	1	0.02
Cold drink	..	..	..	..	..	..	1	0.00
Others	..	..	..	..	..	..	1	0.00
Sub-total : prepared meals, etc.					20	22.62	635	4.61
Total : food, beverages, etc.					20	56.81	774	87.27
(i) Food					..	47.58	..	81.96
(ii) Tobacco, pan, supari and intoxicants					..	9.23	..	5.31
FUEL AND LIGHT								
Firewood and chips	..	..	..	..	5	0.91	740	8.03
Coal and coke	..	..	..	..	2	0.28	38	0.22
Saw dust	..	..	..	..	..	..	17	0.03
Kerosene oil-fuel	..	..	..	..	7	0.60	248	0.16
Kerosene oil-lighting	..	..	..	..	7	0.23	617	0.84
Electricity-fuel	..	..	..	..	..	..	4	0.01
Electricity-lighting	..	..	..	..	8	0.87	199	0.54
Dung cake	..	..	..	..	..	..	57	0.08
Charcoal	..	..	..	..	1	1.64	32	0.30
Electric bulbs	..	..	..	..	1	0.02	7	0.02
Candles	..	..	..	..	..	..	20	0.01
Match box	..	..	..	..	17	0.45	756	0.44
Other oil used for lighting	..	..	..	..	..	..	3	0.00
Others	..	..	..	..	..	..	35	0.05
Total : fuel and light					18	5.00	771	10.73



APPENDIX II—*contd.*

	1	2	3	4	5
HOUSING					
Rent for housing, etc.					
Residential house-rent .. ..	19	14.23	684	10.57	
Residential land-rent .. ..	..	..	9	0.01	
House rent-owned/free .. ..	1	0.22	76	1.31	
Water charges .. ..	10	0.84	75	0.23	
Sub-total: rent for housing, etc.	20	15.29	767	12.12	
House repairs and upkeep					
Repairs .. ..	..	..	6	0.08	
White washing .. ..	1	0.15	60	0.16	
Sub-total: house repairs and upkeep	1	0.15	72	0.24	
Furniture, etc.					
Bedstead, cot .. ..	1	0.68	2	0.66	
Mat, mattress, durrie .. ..	..	..	17	0.04	
Chouki, takhat .. ..	..	..	2	0.03	
Carpets .. ..	..	..	1	0.00	
Curtains, screens, blinds .. ..	..	..	1	0.01	
Chair .. ..	..	..	2	0.08	
Stool .. ..	..	..	1	0.01	
Rent for furniture .. ..	2	0.68	2	0.00	
Sub-total: furniture, etc.	3	0.76	27	0.23	
Household appliances					
Box, trunk .. ..	..	..	3	0.02	
Utensil-earthenware .. ..	..	..	16	0.01	
Utensil-stainless steel .. ..	..	..	3	0.04	
Utensil-bell metal .. ..	..	..	1	0.00	
Utensil-aluminium .. ..	..	..	4	0.02	
Utensil-copper .. ..	..	..	2	0.05	
Utensil-brass .. ..	..	..	10	0.08	
Utensil-others .. ..	..	..	1	0.00	
Glassware .. ..	..	..	3	0.00	
Enamelware .. ..	..	..	1	0.00	
Broom .. ..	2	0.04	200	0.04	
Rope, string .. ..	..	..	1	0.00	
Oven (earthen, iron made) .. ..	..	..	1	0.00	
Kerosene stove .. ..	..	..	1	0.03	
Lantern, lamp .. ..	..	..	2	0.00	
Other household appliances .. ..	..	..	3	0.01	
Rent for household appliances .. ..	..	..	4	0.00	
Repair and maintenance of household appliances .. ..	..	..	7	0.01	
Sub-total: household appliances.	2	0.04	235	0.31	

APPENDIX II—*contd.*

					1	2	3	4	5
<i>Household services</i>									
Domestic servant, ayah	..	..	..	..	6	0.53	24	0.08	
Sweeper	..	..	..	..	8	0.30	349	0.15	
Others	..	..	..	..	..	..	18	0.15	
Sub-total : household services	..	..	..	..	11	0.83	308	0.38	
Total : housing	..	..	..	..	20	17.07	768	13.23	
<i>CLOTHING, BEDDING, ETC.</i>									
<i>Readymade clothing</i>									
Dhoti	..	..	..	..	3	0.44	58	0.41	
Lungi	..	..	..	..	1	0.16	1	0.00	
Pyjama	..	..	..	..	..	..	1	0.01	
Trousers	..	..	..	..	..	..	1	0.00	
Half pants	..	..	..	..	..	..	2	0.01	
Waist coat, jacket, jawahar coat	..	..	..	..	..	..	2	0.01	
Busb shirt	..	..	..	..	..	..	1	0.01	
Shirt, kamij, kurta	..	..	..	..	..	..	0	0.02	
Coat, overcoat	..	..	..	..	..	..	1	0.00	
Rain coat	..	..	..	..	..	..	1	0.00	
Ganji, banian	..	..	..	..	2	0.18	39	0.09	
Sari	..	..	..	..	1	0.67	175	3.91	
Blouse, choli	..	..	..	..	..	..	2	0.01	
Frocka	..	..	..	..	..	..	4	0.04	
Undergarments (underwear, langot)	..	..	..	..	1	0.12	3	0.01	
Towel	..	..	..	..	1	0.06	23	0.06	
Gamcha	..	..	..	..	..	..	1	0.01	
Handkerchief	..	..	..	..	..	..	2	0.01	
Shawl, wrapper, scarf	..	..	..	..	..	..	3	0.07	
Sweater, pullover	..	..	..	..	1	0.33	2	0.01	
Long cloth	..	..	..	..	..	..	1	0.05	
Other knitted garments	..	..	..	..	..	..	3	0.01	
Other miscellaneous clothing	..	..	..	..	..	..	1	0.01	
Sub-total : readymade clothing	..	..	..	..	6	1.95	221	4.76	

APPENDIX II—*contd.*

	1	2	3	4	5
<b>Non-readymade clothing</b>					
Dhoti .. .. .		2	0.44	12	0.06
Lungi .. .. .		..	..	8	0.03
Pyjama .. .. .		..	..	19	0.07
Trou sers .. .. .		1	0.42	82	0.70
Half-pants .. .. .		..	..	47	0.26
Waist-coat, jacket, jawahar coat .. .. .		..	..	50	0.24
Bush shirt .. .. .		..	..	11	0.06
Shirt, kamij, kurta .. .. .		1	1.18	169	1.68
Coat, overcoat .. .. .		..	..	5	0.05
Ganji, Banian .. .. .		..	..	4	0.02
Sari .. .. .		..	..	17	0.29
Blouse, choli .. .. .		1	0.08	52	0.30
Chemise .. .. .		..	..	1	0.00
Petti coat .. .. .		..	..	10	0.04
Salwar .. .. .		..	..	1	0.01
Dupatta, sari .. .. .		..	..	1	0.00
Frock .. .. .		..	..	55	0.29
Undergarments (underwear, langot, etc.) .. .. .		..	..	1	0.02
Towel .. .. .		..	..	6	0.01
Garoba .. .. .		..	..	1	0.00
Handkerchief .. .. .		..	..	2	0.00
Wool .. .. .		..	..	2	0.01
Long cloth .. .. .		..	..	21	0.16
Mulmul .. .. .		..	0.47	5	0.05
Poplin .. .. .		..	..	1	0.02
Other shirting and coating .. .. .		7	1.65	80	0.99
Necktie .. .. .		..	..	1	0.01
Other cloth .. .. .		5	1.39	73	0.74
Other garments .. .. .		..	..	1	0.00
Other knitted garments .. .. .		..	..	1	0.02
Miscellaneous clothing .. .. .		..	..	5	0.02
Sub-total : non-readymade clothing .. .. .		11	8.63	338	6.06
<b>Headwear</b>					
Turban .. .. .		..	..	1	0.01
Cap .. .. .		..	..	6	0.01
Sub-total : headwear .. .. .		..	..	7	0.02

APPENDIX II *cont'd.*

	1	2	3	4	5
<b>Bedding</b>					
Bed sheet .. .. .	..	..	..	27	0.14
Pillow .. .. .	..	..	..	1	0.00
Du.rrie .. .. .	..	..	..	3	0.02
Blanket, rug .. .. .	..	..	..	12	0.14
Bed-cover .. .. .	..	..	..	3	0.05
Bedding cloth .. .. .	..	..	..	1	0.01
Others .. .. .	..	..	..	1	0.02
Sub-total : bedding .. .. .	..	..	..	46	0.38
<b>Footwear</b>					
Shoes .. .. .	..	1	0.23	37	0.32
Sandals .. .. .	..	..	..	3	0.03
Chappals .. .. .	..	2	.48	42	0.24
Boots .. .. .	..	..	..	4	0.09
Slippers .. .. .	..	..	..	10	0.05
Socks .. .. .	..	1	0.06	18	0.03
Sub-total : footwear .. .. .	..	4	0.80	94	0.76
<b>Miscellaneous</b>					
Laundry .. .. .	..	11	1.14	232	0.62
Washerman .. .. .	..	5	1.20	160	0.43
Washing soap .. .. .	..	15	0.81	750	1.98
Soda .. .. .	..	..	..	6	0.00
Soap chip and powder .. .. .	..	..	..	3	0.01
Dry cleaning .. .. .	..	..	..	3	0.01
Tailoring, mending, darning .. .. .	..	10	1.92	250	0.98
Embroidery .. .. .	..	..	..	1	0.00
Others .. .. .	..	..	..	9	0.00
Repairs, maintenance of footwear (boot polish) .. .. .	..	2	0.03	51	0.05
Others .. .. .	..	..	..	2	0.00
Sub-total: miscellaneous .. .. .	..	19	5.10	770	4.08
Total: clothing, bedding, etc. .. .. .	..	10	13.49	773	16.05

APPENDIX II--*contd.*

	1	2	3	4	5
<b>MISCELLANEOUS</b>					
<i>Medical care</i>					
Doctor's fee .. .. .	1	0.10	40	0.38	
Medicine .. .. .	2	0.40	88	1.47	
Dentist's fee .. .. .	..	..	3	0.01	
Testing charges .. .. .	..	..	3	0.01	
Employee's State Insurance premium ..	17	3.06	591	2.44	
Others .. .. .	..	..	2	0.00	
Sub-total: medical care .. ..	18	3.56	646	4.31	
<i>Personal care</i>					
Hair oil, pomade, hair cream .. ..	15	1.17	658	1.14	
Hair lotion, shampoo, etc. .. ..	..	..	9	0.01	
Barber .. .. .	18	0.59	753	1.35	
Snow face cream, wax, etc. .. ..	3	0.12	76	0.15	
Toilet soap .. .. .	18	0.50	727	0.68	
Soap nut .. .. .	1	0.01	449	0.28	
Comb, hair brush .. .. .	1	0.01	37	0.01	
Mirror .. .. .	..	..	9	0.02	
Face powder .. .. .	..	..	71	0.08	
Tooth paste .. .. .	4	0.24	33	0.05	
Tooth powder .. .. .	6	0.05	295	0.07	
Tooth brush .. .. .	..	..	3	0.01	
Blade .. .. .	15	0.38	184	0.11	
Shaving soap .. .. .	..	..	3	0.00	
Other shaving requisities .. ..	..	..	1	0.00	
Lipstick, etc. .. .. .	..	..	2	0.00	
Others .. .. .	..	..	194	0.16	
Sub-total: personal care .. ..	20	3.07	770	4.12	
<i>Education and reading</i>					
School and college fees .. .. .	..	..	141	0.51	
Books-school .. .. .	..	..	75	0.32	
Books-general .. .. .	1	0.04	8	0.01	
Stationery-general .. .. .	..	..	55	0.05	
Private tuition .. .. .	..	..	113	0.45	
Newspaper .. .. .	4	0.27	80	0.14	
Periodical and journal .. .. .	3	0.46	25	0.07	
Library charge .. .. .	3	0.17	20	0.02	
Others .. .. .	..	..	3	0.01	
Sub-total: education and reading ..	8	0.94	337	1.58	

APPENDIX II--*contd.*

	1	2	3	4	5
<i>Recreation, etc.</i>					
Cinema .. .. .	16	2.67	462	1.55	
Toy .. .. .	..	..	2	0.00	
Theatre .. .. .	..	..	1	0.01	
Mela and fair .. .. .	..	..	2	0.00	
Exhibition, picnic, visit to cultural place ..	1	0.14	23	0.07	
Photographic expenses .. .. .	2	0.41	8	0.00	
Club-fees and other club expenses ..	5	0.18	33	0.04	
Others .. .. .	..	..	2	0.00	
Sub-total : recreation, etc. .. .. .	16	3.40	477	1.73	
<i>Transport, etc.</i>					
Rail .. .. .	3	0.72	49	0.77	
Bus .. .. .	16	2.03	418	2.02	
Bullock cart .. .. .	..	..	1	0.00	
Horse cart .. .. .	..	..	4	0.00	
Auto-rickshaw, scooter .. .. .	..	..	1	0.00	
Bicycle hire .. .. .	..	..	8	0.02	
Air transport .. .. .	..	..	1	0.00	
Petrol, etc. .. .. .	..	..	1	0.00	
Repair charges .. .. .	..	..	4	0.02	
Other expenses of owned transport equipment ..	..	..	4	0.00	
Expenditure on telephone .. .. .	1	0.15	1	0.00	
Postage (including telegram and money order)	13	0.50	243	0.15	
Sub-total : transport, etc. .. .. .	17	3.40	524	3.07	
<i>Subscription, etc.</i>					
Trade union .. .. .	14	0.24	430	0.24	
Religious (including priests) .. .. .	4	0.19	307	0.24	
Gift and charity .. .. .	7	0.46	76	0.58	
Ceremonials not elsewhere covered .. .. .	..	..	6	0.48	
Others .. .. .	1	0.05	30	0.04	
Sub-total : subscription, etc. .. .. .	15	0.94	589	1.58	
<i>Miscellaneous</i>					
Ornaments-metal .. .. .	..	..	2	0.03	
Ornaments-glass .. .. .	..	..	22	0.01	
Fountain-pen .. .. .	2	0.20	17	0.04	
Umbrella .. .. .	..	..	1	0.00	
Other personal effects .. .. .	..	..	1	0.00	
Repair and maintenance .. .. .	..	..	9	0.02	
Pocket expenses not elsewhere covered ..	1	0.15	40	0.16	
Other miscellaneous expenses .. .. .	..	..	43	0.21	
Sub-total : miscellaneous .. .. .	2	0.35	104	0.47	
Total : miscellaneous .. .. .	..	15.66	..	16.86	
Total : CONSUMPTION EXPENDITURE ..	..	111.03	..	144.20	

APPENDIX II—*contd.*

	1	2	3	4	5
<b>(B) NON-CONSUMPTION EXPENDITURE</b>					
<i>Taxes</i>					
Income tax .. .. .	..	..	..	1	0.00
Municipal tax .. .. .	..	..	..	22	0.08
Others .. .. .	..	3	0.01	21	0.00
Sub-total : taxes .. .. .	..	3	0.01	43	0.08
<i>Interest, litigation, etc.</i>					
Interest paid on loan .. .. .	..	4	1.02	395	3.00
Expenditure on litigation .. .. .	..	..	..	3	0.02
Remittances .. .. .	..	13	17.43	117	2.85
Sub-total : interest, litigation, etc. ..	..	14	18.45	455	6.47
<i>Savings and investments</i>					
Ornaments-gold .. .. .	..	..	..	5	0.27
Gold and silverware .. .. .	..	..	..	1	0.00
Bicycle .. .. .	..	..	..	1	0.00
Life insurance premium .. .. .	..	4	1.78	58	0.71
Provident fund contribution .. .. .	..	16	6.47	663	5.75
Bank and postal savings .. .. .	..	1	1.50	4	0.12
Loan advanced .. .. .	..	..	..	1	0.00
Shares and securities .. .. .	..	..	..	3	0.03
Others .. .. .	..	1	2.06	47	1.41
Sub-total : savings and investments ..	..	16	11.81	686	8.29
<i>Debts repaid</i>					
Debts repaid .. .. .	..	8	14.06	297	11.97
Sub-total : debts repaid .. .. .	..	8	14.06	284	11.97
<b>Total : NON-CONSUMPTION EXPENDITURE .. .. .</b>	..	..	44.33	..	26.81

APPENDIX II—*concl'd.*

	1	2	3	4	5
SUMMARY					
(a) <i>Consumption expenditure</i>					
Food .. .. .	20	47.58	774	81.95	
Tobacco, pan, supari and intoxicants ..	9.23			5.31	
Fuel and light .. .. .	18	5.00	771	10.73	
Housing .. .. .	20	17.07	768	13.28	
Clothing, bedding, etc. .. .. .	20	16.49	773	16.06	
Miscellaneous .. .. .		15.66		16.85	
Total .. .. .		111.03		141.20	
(b) <i>Non-consumption expenditure</i>					
Taxes, interest and litigation .. .. .	1.03			2.79	
Remittances to dependants .. .. .	13	17.43	117	2.85	
Savings and investments .. .. .	16	11.81	686	8.29	
Debts repaid .. .. .	8	14.06	264	11.07	
Total .. .. .		44.33		26.81	





